



Analysis of Impediments to Fair Housing  
Final Planning Document

Publication Date: May 18, 2015

## ***Cover Sheet***

Submission Date: May 19, 2015

Submitter Name: City of Lafayette & City of West Lafayette

Type of Submission: Regional Submission

Contact Information:

Aimee Jacobsen  
Director  
Community Development  
515 Columbia Street  
Lafayette, IN 47901

Dale Dixon  
Housing Program Coordinator  
222 N Chauncey, Room 106  
West Lafayette, IN 47906

Period Covered by this Assessment: July 1, 2015 to June 30, 2020

Submission Type: Initial

## **Executive Summary**

The Cities of Lafayette and West Lafayette are located within Tippecanoe County, Indiana and is the County Seat. Tippecanoe County is primarily a rural community along Interstate 65, northwest of Indianapolis. The City of Lafayette is designated by the U.S. Department of Housing and Urban Development (HUD) as entitlement City. The U.S. Department of Housing and Urban Development (HUD) awards Community Development Block Grant (CDBG) funds to “Entitlement Communities” across the United States. Awards are based on formula calculations including factors such as the population of the community, pre-1940’s housing stock, growth and decline.

The City of Lafayette receives an annual allocation of Community Development Block Grant funding (CDBG) and HOME Investment Partnerships Program funds (HOME). The funds will be approximately \$1.2 million every year, \$600,000 each, for a total of \$6 million over the next five years. The City of West Lafayette receives an annual allocation of Community Development Block Grant funding (CDBG) of approximately \$300,000, totaling an estimated \$1.5 million over five years.

The Cities must complete a fair housing assessment to receive the community development funding from HUD. Federal regulations do not require a formal approval of this document by HUD to be compliant; however, the document must include:

- A review of the cities of Lafayette’s and West Lafayette’s laws, regulations, administrative policies and planning;
- An analysis of how those laws affect the placement and development of housing;
- An assessment of public and private sector circumstances affecting housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices;

- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Race, color, religion, sex, disability, familial status and national origin are defined by HUD as protected classes. The cities of Lafayette and West Lafayette, utilizing funding from the Community Development Block Grant, has hired City Consultants and Research, LLC to prepare this report on their behalf.

### *History of the Fair Housing Act*

The Fair Housing Act, passed by the U.S. Congress in 1968, is an extension of the Civil Rights movement to protect certain classes of people from discrimination when trying to locate housing. The U.S. Department of Housing and Urban Development, through its Office of Fair Housing and Equal Opportunity, enforces the Act to prevent discrimination and intimidation of people in their homes, apartments and condominium complexes and in nearly all housing transactions related to the rental or sale of housing and provision of mortgage financing. The Act only exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker and housing operated by organizations and private clubs that limit occupancy to members (US Department of Housing and Urban Development). The protected classes in the Act include race, color, religion sex, disability, familial status and national origin. Income level is not a protected class in the Act, however, many of the protected classes do have a higher ratio of people with lower incomes, so this document will examine the location of households based on income, as well as the protected classes.

The act prevents the following activities based on race, color, religion, sex, disability, familial status or national origin:

- Refusal to rent or sell a property;
- Refusal to negotiate on housing;
- Refusal to make housing available;
- Denial of housing;

- Setting different terms, provisions or conditions for the sale or rental of the housing;
- Providing different housing services or facilities;
- Persuading a person to sell their home or rent their home by suggesting a certain race has moved into the community;
- Denial of a person access to membership or participation in an organization, facility or service on the basis or related to the sale or rental of housing;
- Refusal to provide a mortgage;
- Refusal to provide information on mortgages;
- Imposing different terms for mortgages;
- Appraising property differently;
- Refusal to purchase a loan or mortgage;
- Intimidation or interference with anyone exercising fair housing or assisting others with fair housing;
- Refusal to provide homeowners insurance;
- Providing different insurance rates or terms related to insurance;
- Refusal to provide all terms of homeowners insurance or all information regarding available insurance;
- Making or printing any information regarding the sale or rental of housing, including mortgage and insurance information that indicates a preference or limitation to one of the protected classes.

### *State of Indiana Fair Housing Acts*

The primary enforcement agency for the State of Indiana is the Indiana Civil Rights Commission. The agency was established in 1961 as the Indiana Fair Employment Practices Commission. The agency lacked ability to enforce decisions or laws and had

a limited scope. In 1963, the scope expanded to include civil rights and renamed the Indiana Civil Rights Commission (ICRC). The agency's ability to enforce laws, prosecute and make administrative decisions expanded at that time. The ICRC further expanded its jurisdiction in 1965 to include Housing.

Recently, in 1991, the State of Indiana General Assembly passed the Indiana Fair Housing Act. While the State of Indiana had included housing in its Civil Rights laws, this new act matched the enforcement provisions within the federal Fair Housing Act. This enabled the ICRC to be an equivalent enforcement agency with the U.S. Department of Housing and Urban Development. Both share enforcement and prosecution abilities as well as financial support for such efforts.

#### *Local Fair Housing Ordinance*

The City of Lafayette Human Relations Commission was created in 1968, and consists of nine (9) citizens appointed by the Mayor and approved by the City Council. The Commission's main objectives are to end prejudice, intolerance, bigotry, and discrimination in the City of Lafayette, to encourage respect and understanding of all individuals and groups, and to investigate complaints of discrimination in the City of Lafayette. The Commission is concerned with any discrimination based on race, sex, religion, color, physical or mental handicap, familial status, national origin, or sexual orientation, and is available to investigate discriminatory acts in the areas of employment, access to public accommodations, and the purchase or rental of housing.

The City of West Lafayette also has a Human Relations Commission (HRC), established to protect the rights of our citizens and to ensure that West Lafayette remains a fair and inclusive community. The Commission is made up of nine members, who are appointed by the mayor and serve without pay. The powers and authorities of the Commission are set forth by City Ordinance 11-68 as amended, in accordance with Indiana state law.

The Commission is authorized to consider complaints of discrimination on the basis of the classes described above in the areas of housing, employment, education, and public accommodation (any public space or place of business that is open to the public). Any incident which occurs within the West Lafayette city limits is subject to the Commission's jurisdiction.

The City of West Lafayette defines discrimination as any difference in the treatment of a person solely in the basis of their age, sex, race, religion, national origin, ancestry, disability status, familial status, sexual orientation, gender identity, gender expression, veteran status, or status with regard to public assistance.

At the time of the publication of this document, both Cities were entertaining new city ordinances to address discrimination. These ordinances were to reaffirm the anti-discrimination legislation passed by these Cities prior and to respond to the current backlash of criticism set by the State of Indiana Religious Freedom Reaffirmation Act (RFRA). The State legislature later clarified the act and agreed to seek additional action the 2016 General Assembly. However, City of West Lafayette began a confirmation of its own City ordinances. The draft ordinance under consideration are:

City of West Lafayette

This legislation was passed on 4/6/15 by the City of West Lafayette Council.

#### RESOLUTION NO. 06-15

#### A RESOLUTION WELCOMING ALL PEOPLE TO THE CITY OF WEST LAFAYETTE; CELEBRATING DIVERSITY; AND OPPOSING DISCRIMINATORY ACTIONS OF ANY TYPE AGAINST ANY PERSON IN THE CITY

WHEREAS, there has been significant controversy and confusion surrounding recent state legislation; and

WHEREAS, West Lafayette is home to Purdue University, a world class university with the highest number of international students of any public institution; and

WHEREAS, in partnership with Purdue University, West Lafayette celebrates and respects its eclectic population and celebrates the enrichments this population brings to our community and quality of life; and

WHEREAS, since 1968, West Lafayette has had a Human Relations ordinance in order to provide all of its citizens equal opportunities and seek the elimination of discrimination because of race, color, creed, religion, ancestry, national origin, sex, disability, age, marital status or status with regard to public assistance and to prevent prejudice, intolerance and bigotry; and

WHEREAS, pursuant to this ordinance, West Lafayette encourages mutual self-respect and understanding of each other by all groups in the city and helps

guarantee equal rights to all citizens as afforded by the West Lafayette City Code and other ordinances of the city, the laws of the state and the Constitution of the United States; and

WHEREAS, in 1993 West Lafayette's Human Relations Commission asserted its belief that all citizens should be free from intolerance, discrimination and fear, and adopted a policy to investigate and conciliate complaints on the basis of sexual orientation; and

WHEREAS, in 1993 the West Lafayette Common Council adopted Resolution No. 27- 93, stating in part that "fair and equal treatment should be extended to all citizens of West Lafayette regardless of sexual orientation"; and

WHEREAS, in 2010 West Lafayette's Human Relations Commission voted unanimously that its policy statement adopted in 1993 be expanded to include gender identity, gender expression, and veteran status, and that such policy was adopted by the West Lafayette Common Council pursuant to Resolution No. 11-10; and

WHEREAS, West Lafayette is primed for substantial growth in the near future and the perception of intolerance may negatively impact the City's opportunity for economic development; and

WHEREAS, West Lafayette is a welcoming community that has fifty-four different countries represented in its population and recognizes that diversity strengthens a community and should be encouraged by all lawful means.

NOW THEREFORE BE IT RESOLVED by the Common Council of the City of West Lafayette that it is the policy of the City that:

Section 1.All people from all walks of life are welcomed to live, work, learn, visit and prosper in West Lafayette.

Section 2.Diversity of all types in our population strengthens each of us and our City as a whole.

Section 3.Discrimination in any form against any person weakens our City and must be strongly opposed by the City with all available legal means and measures.



## **Community Participation Process**

Public participation for the Fair Housing Assessment was coordinated with efforts to solicit input for the 2015 Consolidated Plan. Both Cities worked together to complete their Consolidated Plans and Fair Housing Assessment as a single unit. Consultations and public input was collected as part of a single process for both Cities.

In June 2012, Tippecanoe County created a plan, Solutions Beyond Shelter, that presented recommendations on ways to improve our current homeless delivery system. One of the sections was specifically about creating a coordinated or centralized access point to ensure that all homeless individuals and families have access to the most appropriate housing intervention needed.

On June 27, 2014, United Way and government leaders from Lafayette, West Lafayette and Tippecanoe County, announced their support of creating a single point of entry for all homeless persons in our community and asked Lafayette Transitional Housing Center to spearhead this effort.

The public input process for the Consolidated Plan and the Fair Housing Assessment did not want to duplicate planning efforts already underway with stakeholders but still meet basic requirements of each of the City's public participation plans. To complete this citizen participation process, Cities of West Lafayette and Lafayette hosted two meetings to engage stakeholder input. These meetings were held on the same day, March 6, 2015. The attendees participated in a carousel exercise. Participants broke up in groups of 3 to 5 people. The groups then moved around the room discussing questions about needs in the community. There were a total of ten questions and each group was provided 2 to 3 minutes to discuss and answer each question. A total of twelve people attended these meetings to offer their input. Comments from the meetings are included as an appendix to this document.

City Consultants and Research, LLC, a consulting firm hired by the Cities conducted consultation interviews with local stakeholders. The purpose of the consultations is to get a perspective about the needs in the community that hard data does not provide. A complete list and summary of comments is included later in this document.

City Consultants and Research, LLC conducted face to face interviews and telephone interviews with various stakeholders and professionals in the Indianapolis community. A complete list of the people interviewed for this document is included in Appendix B. A number of the people interviewed provided additional resources to collect information and data regarding fair housing choice. This data assisted with the analysis of fair housing choice.

In addition, the interviews confirmed the analysis of the data and suggested other obstacles to fair housing choice and housing development not readily available in other data or statistics. Some of the comments and concerns are listed below.

#### Barriers to Affordable Housing

- Affordable housing programs can server a large number of people, but a few segments are underserved: homeless families and households earning incomes just over CDBG and HOME program limits
- Very little subsidized housing exists in West Lafayette to accommodate very low income households
- Housing for person with disabilities is limited
- The housing market has too many houses with renovation needs that cost more than the value of the home
- The housing market is saturated with rental housing, due to its proximity to Purdue University, with an average rental prices that is one of the highest average rents.
- The Indianapolis Star is quoted in January 2015 saying “Rental costs in Lafayette, where there are about 40,000 Purdue University students, where the third highest with an average rent of \$789. University students are driving the market to create single bedroom/one-bath apartments with high rents and luxury apartments with granite counter-tops.

#### Government

- Local government is highly supportive of developing affordable housing.

- Lafayette community development programs are perceived as focusing on serving the homeless, a relatively small portion of the population.
- New federal laws requiring after-renovation value maximums are still very low for the local affordable housing developers to create a financially feasible project.

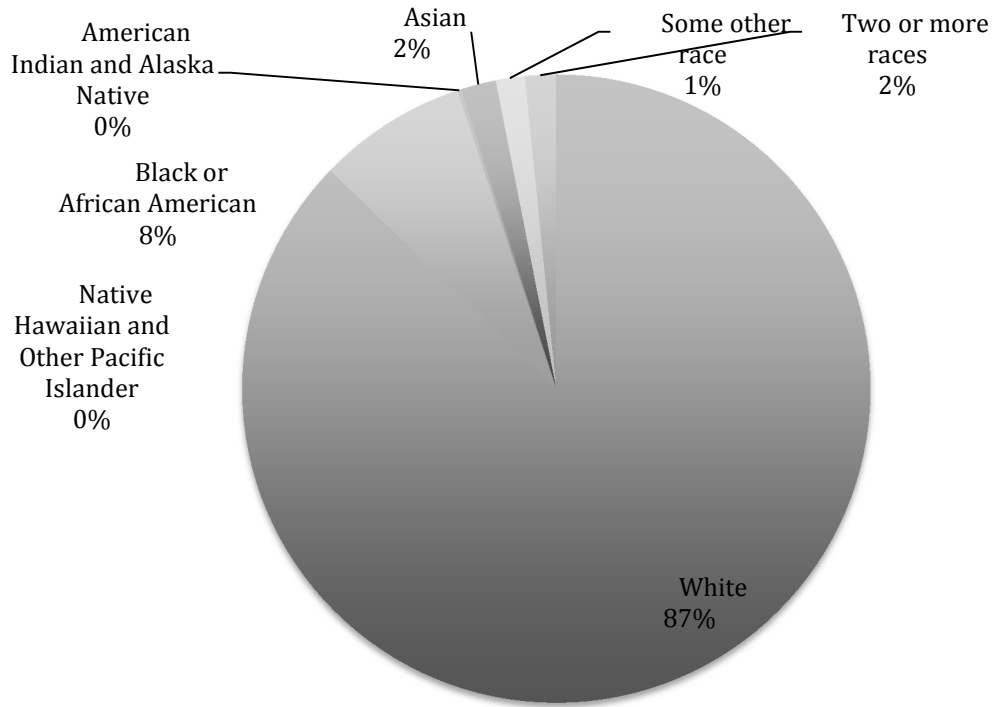
#### Credit History and Education

- Housing discrimination is difficult to prove because someone may be able to eliminate choice simply by increasing the price of the housing.
- Tenant education is important as many tenants do not understand which issues are fair housing issues or which issues are tenant/landlord issues.
- Landlords, particularly those with few properties, may not understand the fair housing act, state or local laws, and the types of violations associated with those laws.

The draft form of this Fair Housing Assessment will be available for public comment beginning April 13, 2015 and ending May 13, 2015. Draft copies of the document were available in the City of Lafayette offices, the Morton Community Center and electronically via the Cities' websites. Neither City received any input regarding this document during that time. If a Citizen has a question regarding the document, he or she may contact the City of Lafayette Community Development Department or the City of West Lafayette Development Department.

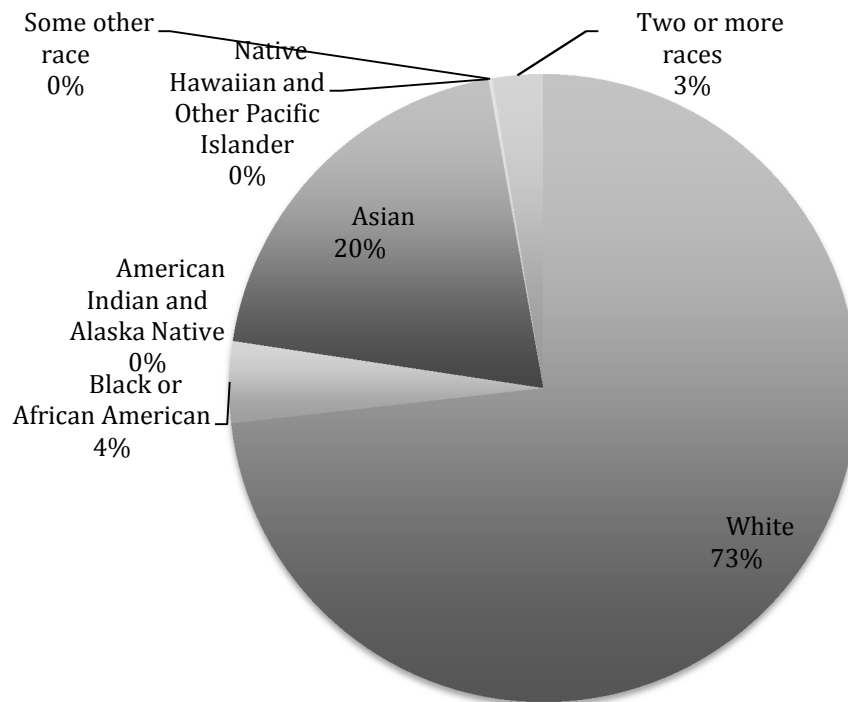
## Demographic Summary

According to the 2011-2013 ACS, the City of Lafayette has a population of 70,156 and 32,361 households. Of that population, 87.3 percent identifies themselves as White, 7.7 percent identifies themselves as African American and 1.8 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 12.8 percent.



**Figure 1 - Racial Demographics of Lafayette**

According to the same ACS study, the City of West Lafayette has a population of 30,559 and 13,059 households. That is an average of 2.3 people per households. Of that population, 73.2 percent identifies themselves as White, 4.2 percent identifies themselves as African American and 19.8 percent identifies themselves as Asian. A smaller portion, yet growing segment of the community identifies themselves as Hispanic, a total of 3.3 percent.



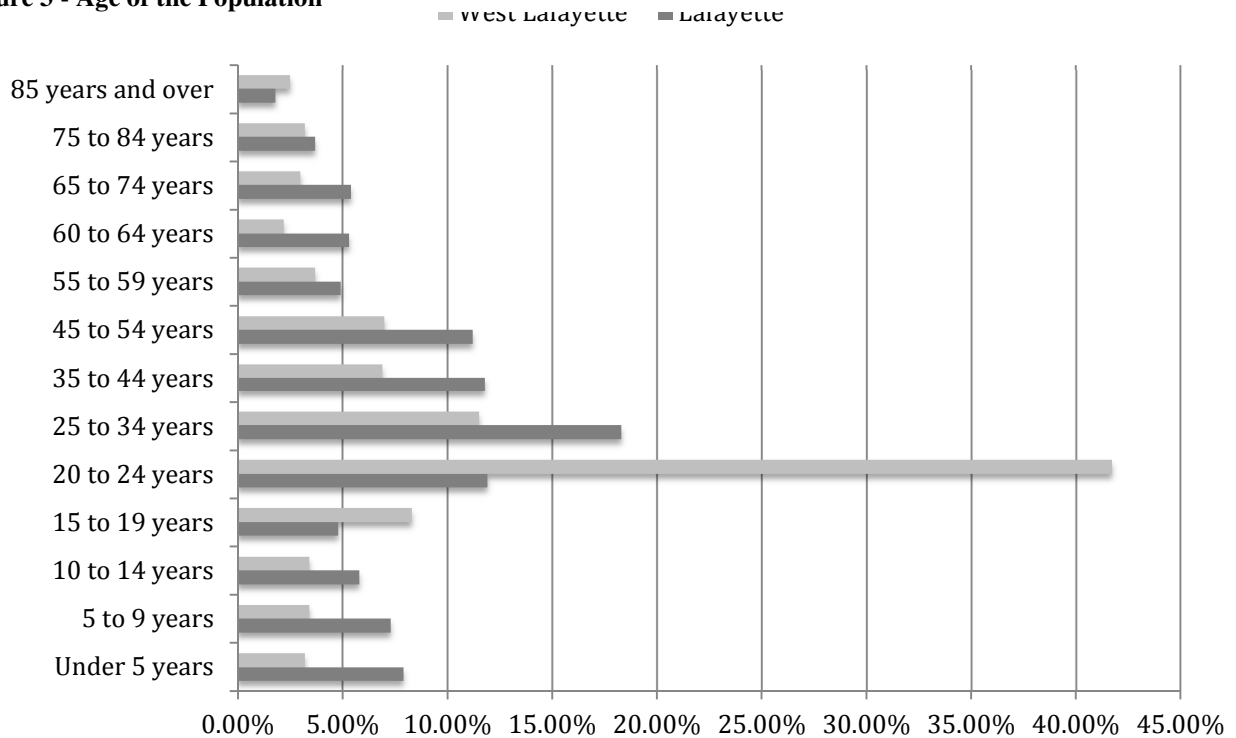
**Figure 2 - Racial Demographics of West Lafayette**

The City of West Lafayette has a very high Asian Population when comparing it to the Asian population of Indiana cities. In Indiana, only 1.9 percent of the population identified themselves as Asian. The high population concentration in West Lafayette is associated with Purdue University. As the next section will demonstrate, the concentration of this population is around the university, confirming the attraction to the area for this segment of the population.

The City of West Lafayette has a younger population than Lafayette, with over 41 percent of the West Lafayette population between ages 20 and 24 years. The largest segment of the Lafayette population is between 25 and 34 years of age, accounting for 18.7 percent of the total population.

Within the total service area, 20.7 percent of households have at least one elderly person living in the home, age 62 year of age or older. Of the 13,205 elderly households, 39 percent of them have at least one person who is age 75 years of age or older.

**Figure 3 - Age of the Population**



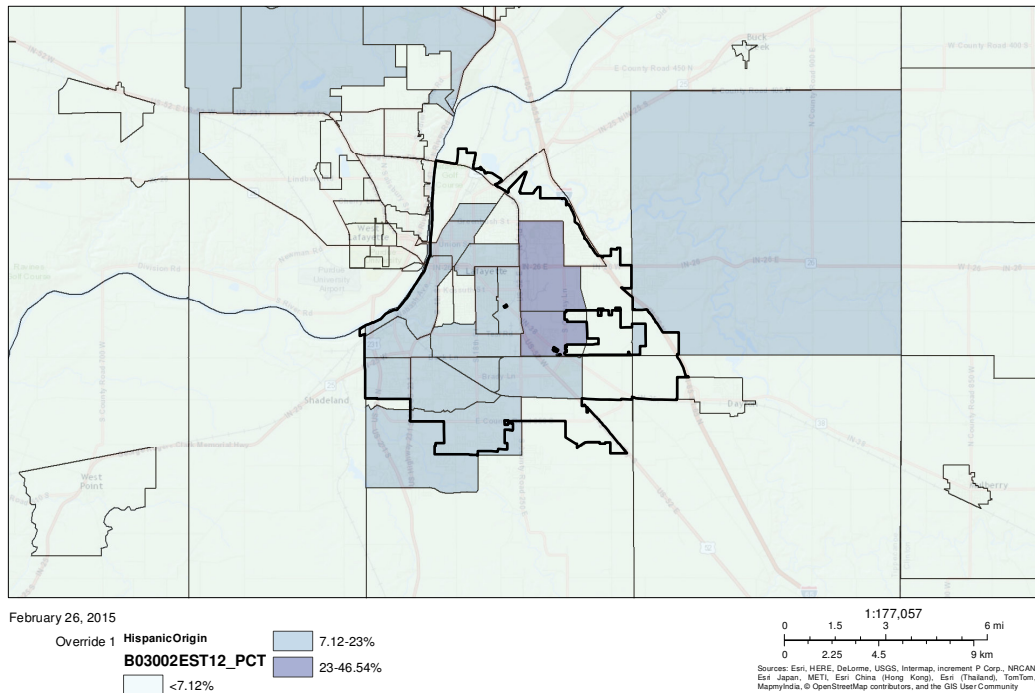
A larger percentage of the population in Lafayette is living with a disability than in West Lafayette. In both cities, 10,618 people are living with a disability according to the 2013 American Community Survey. That accounts for 13 percent of the Lafayette population and 5.8 percent of the West Lafayette population. Table 1 shows the number and percent of the population by City. The percent of the population living with a disability increases with age. By the time the population reaches 65 years of age or older, the percentage increases to 39.7 percent of the Lafayette population and 33.1 percent of the West Lafayette population.

**Table 1 - Population with a Disability by City**

|   | Lafayette | West Lafayette |
|---|-----------|----------------|
| Total Civilian Non-institutionalized Population | 68,295    | 29,991         |
| With a disability                               | 8,889     | 1,729          |
| Percent with a disability                       | 13.0%     | 5.8%           |
|   |           |                |
| Under 18 years                                  | 16,410    | 3,527          |
| With a disability                               | 855       | 73             |
| Percent with a disability                       | 5.2%      | 2.1%           |
|   |           |                |
| 18 to 64 years                                  | 44,695    | 23,881         |
| With a disability                               | 5,176     | 802            |
| Percent with a disability                       | 11.6%     | 3.4%           |
|   |           |                |
| 65 years and over                               | 7,190     | 2,583          |
| With a disability                               | 2,858     | 854            |
| Percent with a disability                       | 39.7%     | 33.1%          |

## Racial Concentration

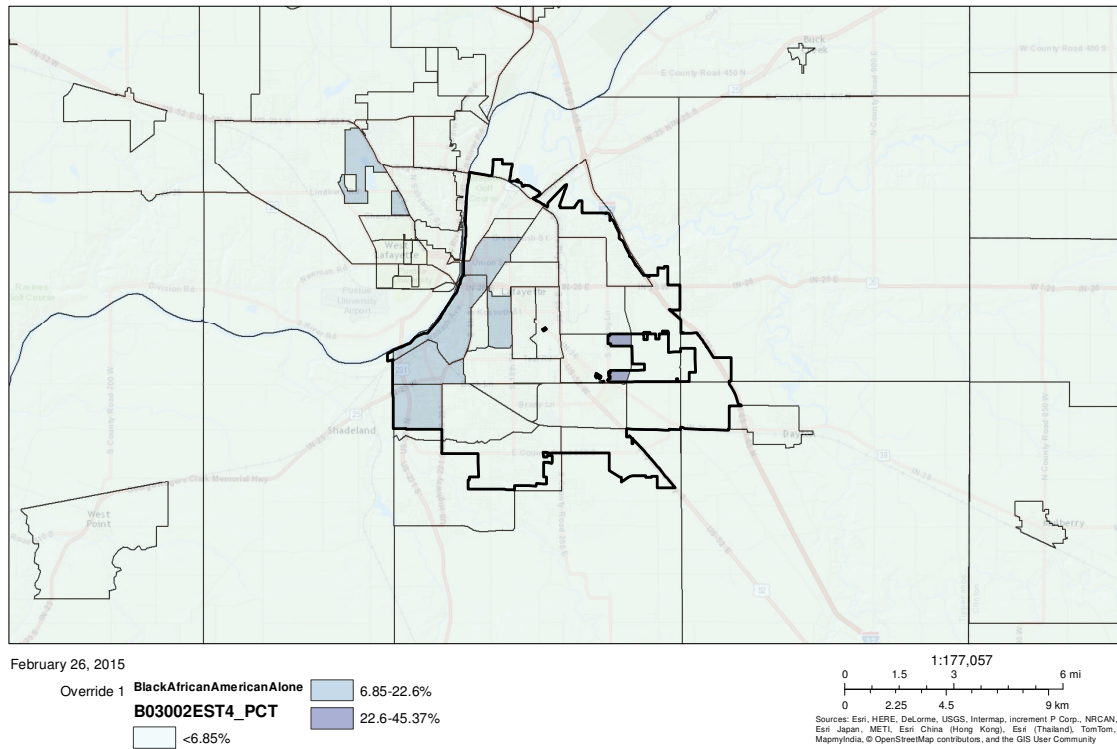
The City of Lafayette has a higher percentage of the population identifying themselves as Hispanic. The population is concentrated in the middle of the community, towards the northern part of Lafayette. Figure 4 shows the concentration by census tract from the HUD mapping systems.



**Figure 4 - Concentrations of Hispanic Population**

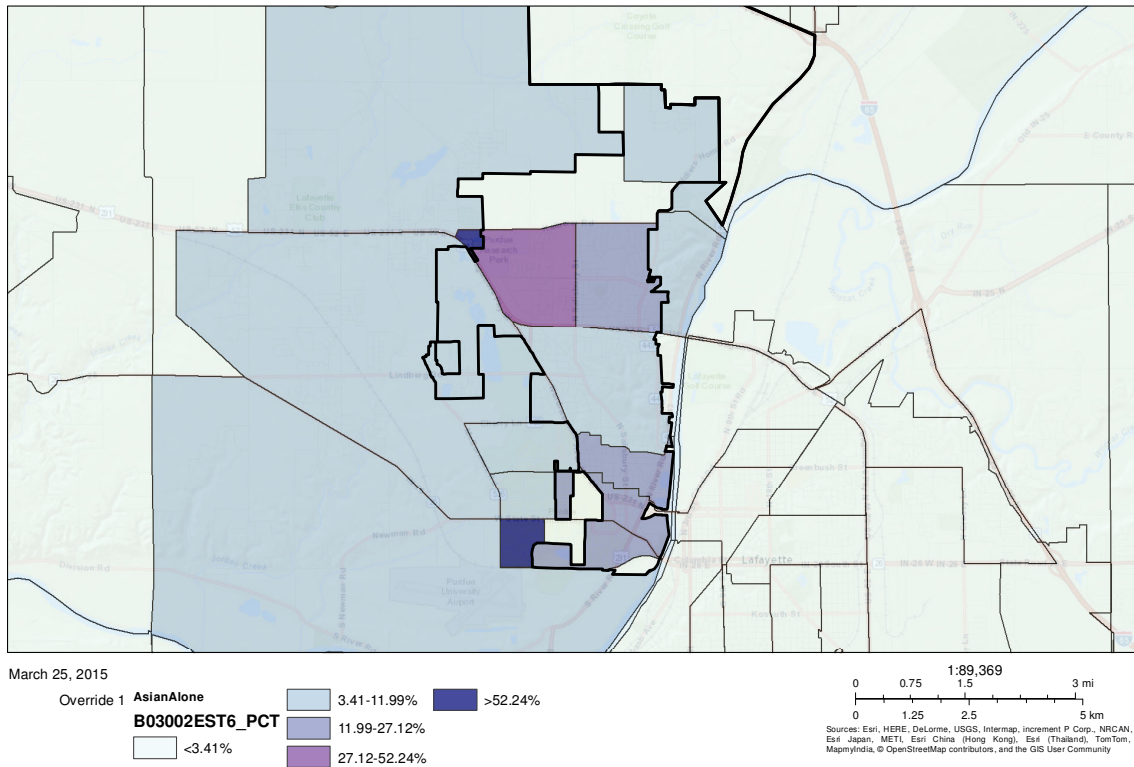


The City of Lafayette second largest minority population is the African American population. Concentrations of the African American population are located along the river towards the western border and southern part of the City.



**Figure 5 - Concentrations of the African American Population**

The City of West Lafayette has a large Asian population, much of which is associated with the student population of Purdue University. Concentrations of this minority population are centered around the University's campus. Figure 6 shows this concentration of the Asian population around the campus at the southern portion of the City. Another high concentration of the Asian population is at the northern part of the City.



**Figure 6 - Concentration of the Asian Population - West Lafayette**

As the document will discuss later, these areas are also areas of housing cost burden. Housing cost burden is a housing problem as defined by HUD where a household pays more than 30 percent of its gross monthly income towards housing costs. Thirty percent is the industry standard for setting housing costs at a level that is affordable in relation to the household's income. When housing costs exceed this amount, the household is often at-risk of losing its home when other costs such as transportation, childcare, or medical arise.

## Housing Needs

According to the 2010 CHAS information, Tippecanoe County has primarily single-family detached housing, making up 59 percent of the total housing stock. The 2013 Hamilton County Community Profile Report states that increased to 82,537 single-family detached housing units, which is statistically the same 78.6 percent of the total housing stock. That is above the state total of 72.7 percent of the housing units in Indiana being single-family detached style housing.

While the CHAS information shows 90 percent of owner housing with three bedrooms or more and 35 percent of renter housing with three bedrooms or more, the 2013 Hamilton County Community Profile study shows 76 percent of all housing with three bedrooms or more. The 2013 study also goes further than the CHAS to point out that nine (9) percent of housing in Hamilton County have five or more bedrooms and 34 percent of housing has four bedrooms. That leaves a remaining 33 percent with three bedrooms.

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 40,989        | 59%         |
| 1-unit, attached structure      | 2,811         | 4%          |
| 2-4 units                       | 5,811         | 8%          |
| 5-19 units                      | 11,720        | 17%         |
| 20 or more units                | 5,835         | 8%          |
| Mobile Home, boat, RV, van, etc | 1,775         | 3%          |
| <b>Total</b>                    | <b>68,941</b> | <b>100%</b> |

**Table 2 – Residential Properties by Unit Number**

**Data** 2007-2011 ACS  
**Source:**

### Unit Size by Tenure

|                    | Owners        |             | Renters       |             |
|--------------------|---------------|-------------|---------------|-------------|
|                    | Number        | %           | Number        | %           |
| No bedroom         | 8             | 0%          | 1,073         | 4%          |
| 1 bedroom          | 363           | 1%          | 7,824         | 27%         |
| 2 bedrooms         | 4,447         | 13%         | 11,496        | 39%         |
| 3 or more bedrooms | 29,639        | 86%         | 8,837         | 30%         |
| <b>Total</b>       | <b>34,457</b> | <b>100%</b> | <b>29,230</b> | <b>100%</b> |

**Table 3 – Unit Size by Tenure**

**Data** 2007-2011 ACS  
**Source:**

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Ten (10) communities meet this requirement and are located in Lafayette (8) and West Lafayette (2). The communities currently offer 688 units of affordable housing.

Two apartment communities, one in Lafayette and one in West Lafayette, serve elderly households, both with independent living and more skilled care. Anyone under the age of 62 requiring independent living or skilled care will need to choose housing in a neighboring community. The two communities offer a total of 105 units of affordable housing and 4 units of market rate housing, 11 of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining nine apartment communities are listed as multi-family communities, meaning they serve any household meeting the income requirements. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine communities.

Of the 579 multifamily units, only 9 of the units are affordable to households earning 30 percent of the area median family income or less.

Tight funding prevents the housing authority from expanding the Section 8 voucher program to other households. However, the Lafayette Housing Authority has begun a VASH program, offering vouchers for veterans. HUD VASH is a federal program designed to end veteran homelessness. The program allows veterans to receive a housing voucher and ongoing case management through the VA. The program pays a portion of rent each month directly to landlords and VA case managers stand ready to help the veterans and landlord with any issues that may arise that could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises.

Based on size of unit, the community has a variety of housing units. The number appears to meet the demand, with a sizable amount of renter occupied and owner

occupied housing with 3 or more bedrooms. These larger units serve families and households of larger size, 3 or more people.

The average household size in Lafayette is 2.4 people and in West Lafayette is 2.52 people. Assuming 2 people can share a room, only the units with 2 bedrooms or more can adequately service the average household in Hamilton County. Of the owner occupied units, 99 percent can meet the needs of the average household. Of the renter occupied units, 69 percent can meet the needs of the average household.

Section 42 housing has a larger portion of housing units with 2 bedrooms or less. Larger families requiring 3 bedrooms or more will have limited access to larger units as they only account for 26.3 percent of the total units available.

According to the Indiana Business Research Center, while housing permits issued in 2011 were high, the 2012 number of permits issued fell by 56.4 percent down to 543 permits. The vast majority of issued permits were for single-family homes (93.7 percent) followed by five or more family home structures (5.9 percent). Of all the MSAs completely within Indiana's boundaries, the Lafayette MSA had the third largest number of permits issued in 2012. Thus far in 2013, 814 permits have been issued in Tippecanoe County, approximately 50 percent more than the entire MSA's 2012 permits. The yo-yo trend in housing permits reflects the volatile nature of the housing market, so 2014 will likely see a dip (hopefully slight) in the quantity of permits filed.

## Cost Burden

Cost burden is when a household spends more than 30 percent of its gross monthly income towards housing costs. A greater percentage of renters experience cost burden in the community than homeowners. Over five thousand renters (5,583) in the Lafayette area are experiencing a cost burden while only 3,236 homeowners are experience a cost burden.

|                    | Owners | Renters |
|--------------------|--------|---------|
| Cost Burden        | 3,236  | 5,583   |
| Severe Cost Burden | 2,154  | 9,279   |

Extremely low-income renters, households with less than 30 percent of the HAMFI, have the highest rate of cost burden, 48.2 percent. Other households at this income level make up the biggest type of household, renting and with a housing cost burden. Other households can be small or large, but are typically made of unrelated individuals or a single individual.

For homeowners, elderly households are the largest household type with a housing cost burden, generally accounting for one third of all homeowners with a cost burden.

Moderate-income households account for the highest amount of homeowners with a housing cost burden. Over 2,000 households earning between 51 and 80 percent HAMFI have a cost burden, equal to 43.5 percent of homeowners with a housing cost burden.

Severe cost burden is when a household spends more than 50 percent of its gross monthly income towards housing costs. As with the cost burden, a greater number of renters have a severe cost burden with 9,551 in the Lafayette area are experiencing a cost severe burden. Only 2,094 homeowners are experience a cost burden.

Seventy one percent of renters experiencing a cost severe burden are households with extremely low-income households, less than 30 percent HAMFI. Other households at this income level and every other income levels account for the greatest percent of renters with severe housing cost burden.

For homeowners, small-related households are the largest household type with a severe housing cost burden, generally accounting for one third to one half of all homeowners with a cost burden, depending on the income level. Extremely low-income households account for the highest amount of homeowners with a housing cost burden. Over 980 households earning less than 30 percent HAMFI have a severe cost burden, equal to 34 percent of homeowners with a housing cost burden.

|                      | Renter       |                    |                    |        | Owner        |                    |                    |       |
|----------------------|--------------|--------------------|--------------------|--------|--------------|--------------------|--------------------|-------|
|                      | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total  | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total |
| NUMBER OF HOUSEHOLDS |              |                    |                    |        |              |                    |                    |       |
| Small Related        | 1,439        | 1,709              | 552                | 3,700  | 392          | 504                | 803                | 1,699 |
| Large Related        | 125          | 205                | 55                 | 385    | 60           | 60                 | 179                | 299   |
| Elderly              | 325          | 455                | 355                | 1,135  | 394          | 477                | 504                | 1,375 |
| Other                | 5,439        | 2,865              | 1,540              | 9,844  | 398          | 337                | 533                | 1,268 |
| Total need by income | 7,328        | 5,234              | 2,502              | 15,064 | 1,244        | 1,378              | 2,019              | 4,641 |

**Table 4 – Cost Burden > 30%**

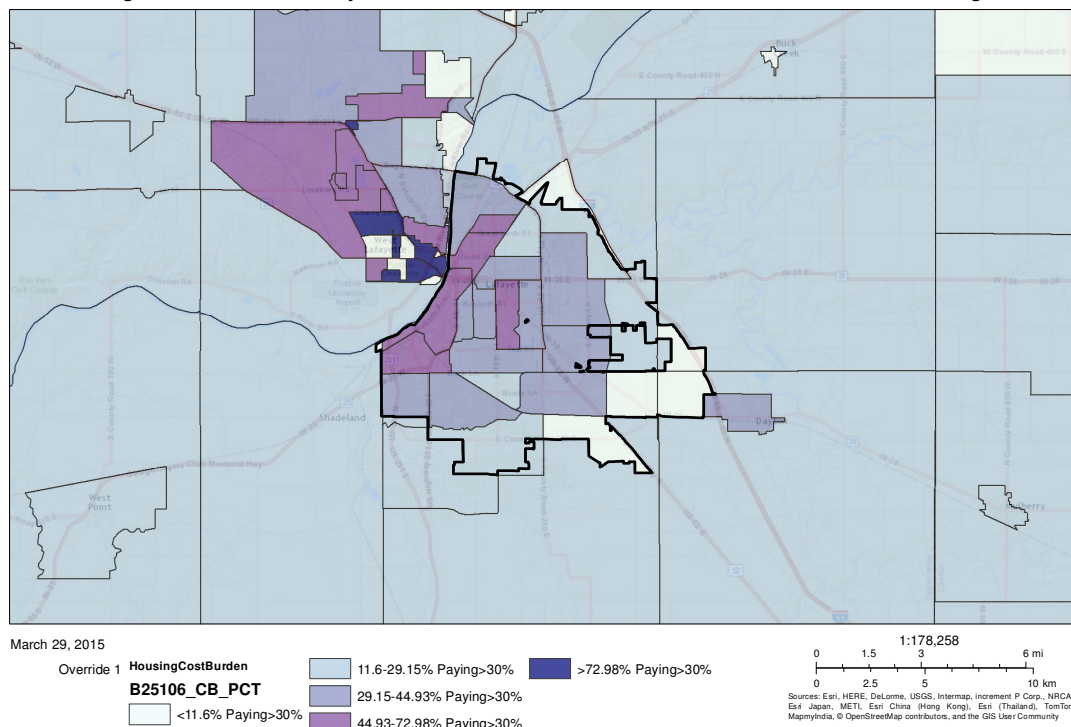
**Data** 2007-2011 CHAS  
**Source:**

|                      | Renter       |                    |                    |       | Owner        |                    |                    |       |
|----------------------|--------------|--------------------|--------------------|-------|--------------|--------------------|--------------------|-------|
|                      | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total | 0-30%<br>AMI | >30-<br>50%<br>AMI | >50-<br>80%<br>AMI | Total |
| NUMBER OF HOUSEHOLDS |              |                    |                    |       |              |                    |                    |       |
| Small Related        | 1,274        | 339                | 58                 | 1,671 | 333          | 274                | 200                | 807   |
| Large Related        | 125          | 30                 | 0                  | 155   | 60           | 0                  | 0                  | 60    |
| Elderly              | 230          | 235                | 140                | 605   | 255          | 222                | 145                | 622   |
| Other                | 5,200        | 1,655              | 265                | 7,120 | 334          | 208                | 63                 | 605   |
| Total need by income | 6,829        | 2,259              | 463                | 9,551 | 982          | 704                | 408                | 2,094 |

**Table 5 – Cost Burden > 50%**

**Data** 2007-2011 CHAS  
**Source:**

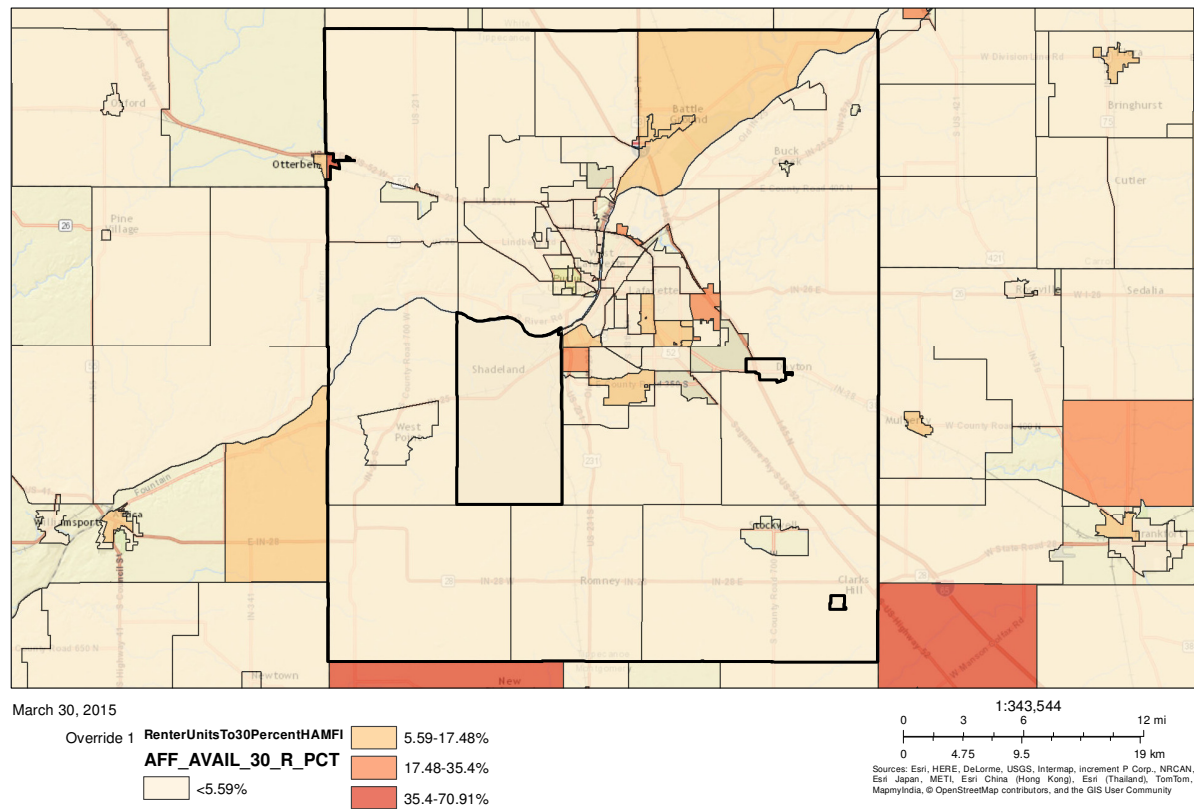




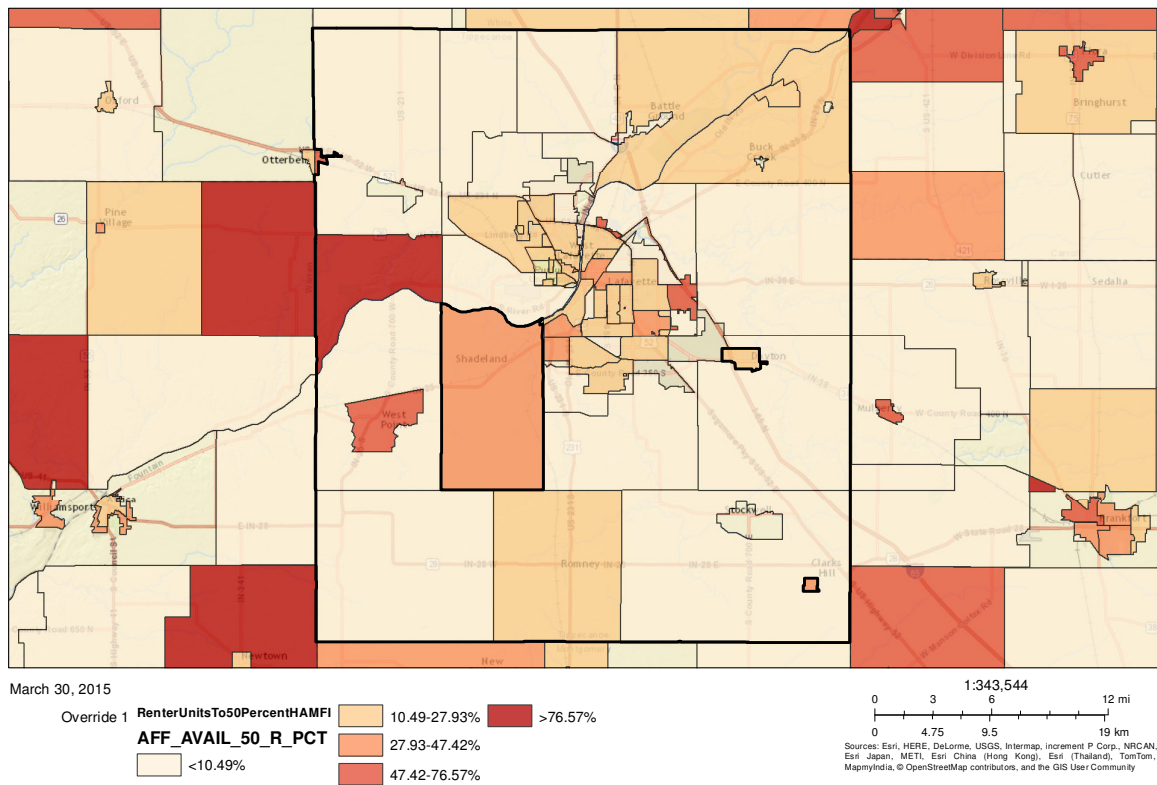
**Figure 7 - Areas of Housing Cost Burden Concentration**

Housing cost burden concentration is primarily located in West Lafayette, with the highest concentrations around Purdue University. In Lafayette, the housing cost burden concentration is along the Wabash River.

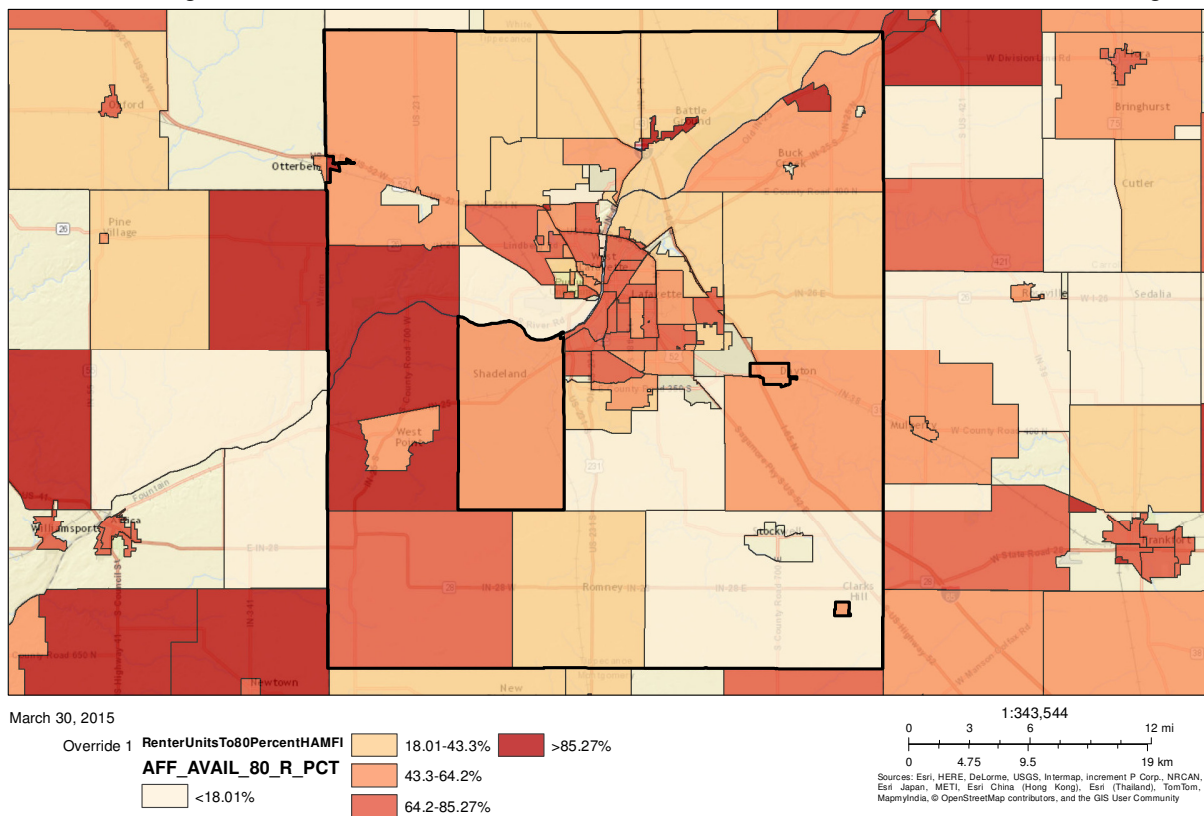
Very few rental units are affordable to low and moderate-income person in the community. The maps on the following pages show the lack of affordable housing. For households earning less than 30 percent of the HUD Area Median Family Income (HAMFI), very few areas of rental housing are affordable to these same areas of cost burden.



**Figure 8 - Rental Units Affordable to 30% HAMFI**



**Figure 9 - Rental Units Affordable to 50% HAMFI**



**Figure 10 - Rental Units Affordable to 80% HAMFI**

## **Disproportionate Housing Needs**

For the purpose of this analysis, the above ratios will be utilized to determine if there is a disproportionate housing need. The ACS does not measure the statistics for the entire Lafayette Housing Consortium area, so the analysis will compare the two cities as a whole to the housing needs.

According to the 2011-2013 ACS, the City of Lafayette has a population of 99,318. Of that population, 82.4 percent identifies themselves as White, 6.2 percent identifies themselves as African American and 7.1 percent identifies themselves as Asian. A large portion of the community identifies themselves as Hispanic, a total of 9.1 percent.

- Asian households earning less than 30 percent HAMFI have a disproportionate need – accounting for 13.3 percent of those with housing needs, respectively.
- Hispanic households earning between 81 and 100 percent HAMFI have a disproportionate need – accounting for 14.6 percent of those with housing needs, respectively.
- No other minority has a disproportionate severe housing need.

Depending on the level of income, racial minorities do account for greater percentages of households with cost burden than they account for in the total population.

- Black/African American Households earning incomes between 30 and 50 percent HAMFI account for 7.6 percent of households with a housing cost burden while only accounting for 6.2 percent of the total population
- Asian Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population
- Asian Households earning incomes more than 50 percent HAMFI account for 10.1 percent of households with a housing cost burden while only accounting for 7.1 percent of the total population
- Hispanic Households earning incomes less than 30 percent HAMFI account for 12.3 percent of households with a housing cost burden while only accounting for 9.1 percent of the total population

## Living Wage

Recent news and debate have taken place on the need to increase the minimum wage for fast food workers to a living wage. While there are two sides of the debate with many people on each side, it brings to light that the minimum wage is different from a living wage. The National Low Income Housing Coalition conducts an annual study called *Out of Reach*, a study that looks at what an hourly wage needs to be for a household to afford a place to rent without working more than the standard 40-hour workweek – a living wage.

The study compares the fair market rents for an area to the rents affordable at different wages, including minimum wage, average SSI payments, etc. Fair Market Rents are the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market, meaning 40 percent of the rents are less expensive and 60 percent of the rental units are more expensive. The fair market rate increases with the number of bedrooms as part of the housing unit.

**Table 6 - Fair Market Rents for Lafayette**

| Zero bedroom<br>FMR | One bedroom<br>FMR | Two bedroom<br>FMR | Three bedroom<br>FMR | Four bedroom<br>FMR |
|---------------------|--------------------|--------------------|----------------------|---------------------|
| \$540               | \$618              | \$780              | \$1,021              | \$1,283             |

The minimum wage in the both Cities in 2014 was \$7.25 per hour. Working 40 hours per week, a person will earn \$15,080 per year. The rent payment affordable to a person earning minimum wage is \$377 per month. A person will need to work 57 hours a week to afford a studio apartment with no bedrooms. For a two-bedroom apartment, a person working minimum wage will need to work 83 hours per week, over double the typical workweek.

The picture is bleaker for recipients of SSI payments. The mean monthly payment from SSI is \$721 per month, meaning the rent affordable to a household or person with only SSI for income is \$261 per month. No apartments in the Lafayette/West Lafayette area at fair market rent are affordable to persons with only SSI payments as income.

To afford the fair market rents in Lafayette/West Lafayette, a household needs to earn a living wage, or a wage that enables them to work 40 hours per week and only pay 30 percent of their income towards housing. For a two-bedroom apartment in the Lafayette/West Lafayette area, the living wage needs to be \$15 per hour. This represents a wage need to be earned by the entire household to afford a two-bedroom unit. This does not account for other costs that may be associated with a multiple wage earners, such as day care, transportation, etc.

In 2014, the Area Median Income (AMI) for Lafayette Metropolitan Area, which includes West Lafayette, is \$61,600 annually. With the U.S. Department of Housing and Urban Development (HUD) established affordability at 30% of a household's gross monthly income, the maximum housing costs a household at 100% AMI is \$1,540 per month. Table III-II shows the maximum housing costs for each income level used by HUD.

**Table 7 - Maximum Affordable Housing Cost by Income**

| HAMFI Income Level | Affordable Housing Cost |
|--------------------|-------------------------|
| 30%                | \$462                   |
| 50%                | \$770                   |
| 80%                | \$1,232                 |
| 100%               | \$1,540                 |

Households earning minimum wage or SSI need other assistance to afford decent housing, such as rental subsidies or Section 8 Vouchers. These types of programs allow persons to pay just 30 percent of their income towards housing while the assistance pays the remaining amount of rent. Thus, if a minimum wage worker needs a two-bedroom unit at \$780 per month, he or she would pay the \$377 towards rent and the subsidy would cover the remaining \$403.

Another programs to help reduce the cost of rents is called the Low Income Housing Tax Credit. These funds come from the federal government through the State to develop affordable, multifamily rental housing. The U.S. Department of Housing and Urban Development sets rent levels, which multi-family developments cannot exceed when charging rent. These rents are set to ensure affordability for low-income households.

**Table 8 - 2014 HOME Rent Limits for Lafayette MSA**

|                      | 0 BRM | 1 BRM | 2 BRM | 3 BRM   | 4 BRM   | 5 BRM   | 6 BRM   |
|----------------------|-------|-------|-------|---------|---------|---------|---------|
| Low HOME Rent Limit  | \$540 | \$591 | \$710 | \$820   | \$915   | \$1,010 | \$1,104 |
| High HOME Rent Limit | \$540 | \$618 | \$780 | \$1,021 | \$1,133 | \$1,231 | \$1,329 |

Even at these levels, not every household can afford these rent levels. Some extremely low-income households cannot pay 30 percent of their gross monthly income towards housing and afford rent at the HOME levels. This is true for those earning minimum wage or just receiving SSI payments. Table 18 shows the monthly and hourly income needed to afford the low HOME rents. Developers can ask for lower rents; however, the HOME rents may be the lowest possible levels to keep a development financially feasible over the long term life of the development. Any lowering of rent would require greater amounts of capital investment into the building to lower debt burden of the owner or monthly subsidy payments such as Section 8 Vouchers.

**Table 9 - Income Needed to Afford Low HOME Rent**

|   | 0 BRM   | 1 BRM   | 2 BRM   | 3 BRM   | 4 BRM   | 5 BRM   | 6 BRM   |
|---|---------|---------|---------|---------|---------|---------|---------|
| Monthly Wage needed to afford low HOME Rent Limit | \$1,620 | \$1,773 | \$2,130 | \$2,460 | \$2,745 | \$3,030 | \$3,312 |
| Hourly wage                                       | \$9.35  | \$10.23 | \$12.29 | \$14.19 | \$15.84 | \$17.48 | \$19.11 |



### ***Housing + Transportation Index***

Traditional measures of housing affordability ignore transportation costs. Typically a household's second-largest expenditure, transportation costs are largely a function of the characteristics of the neighborhood in which a household chooses to live. Compact and dynamic neighborhoods with walkable streets and high access to jobs, transit, and a wide variety of businesses are more efficient, affordable, and sustainable.

According to the Housing/Transportation Index, the affordability of Lafayette and West Lafayette are greatly reduced when you add transportation costs to a household's cost of living. In Lafayette, the average housing/transportation costs is 48 percent of a household's income, above the affordability of 45 percent of a household income. The average annual transportation costs in Lafayette are \$11,469 with most households having at least one vehicle. In Lafayette, there are 1.63 vehicles per household.

In West Lafayette, the average housing/transportation costs is increased to 52 percent. Although, the annual transportation costs are reduced to \$10,693 per household. The higher housing costs account for the higher index number over Lafayette.

## **Public Housing**

The Lafayette Housing Authority (LHA) is the public housing agency for Tippecanoe County. It does not manage public housing units as other public housing agencies. The LHA only offers Section 8 vouchers to the low-income households. The Section 8 program, or Housing Choice Voucher, program offers subsidy to a household to allow them to rent any apartment in the local housing authorities jurisdiction. The household will pay 30 percent of their gross monthly income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the LHA through the voucher.

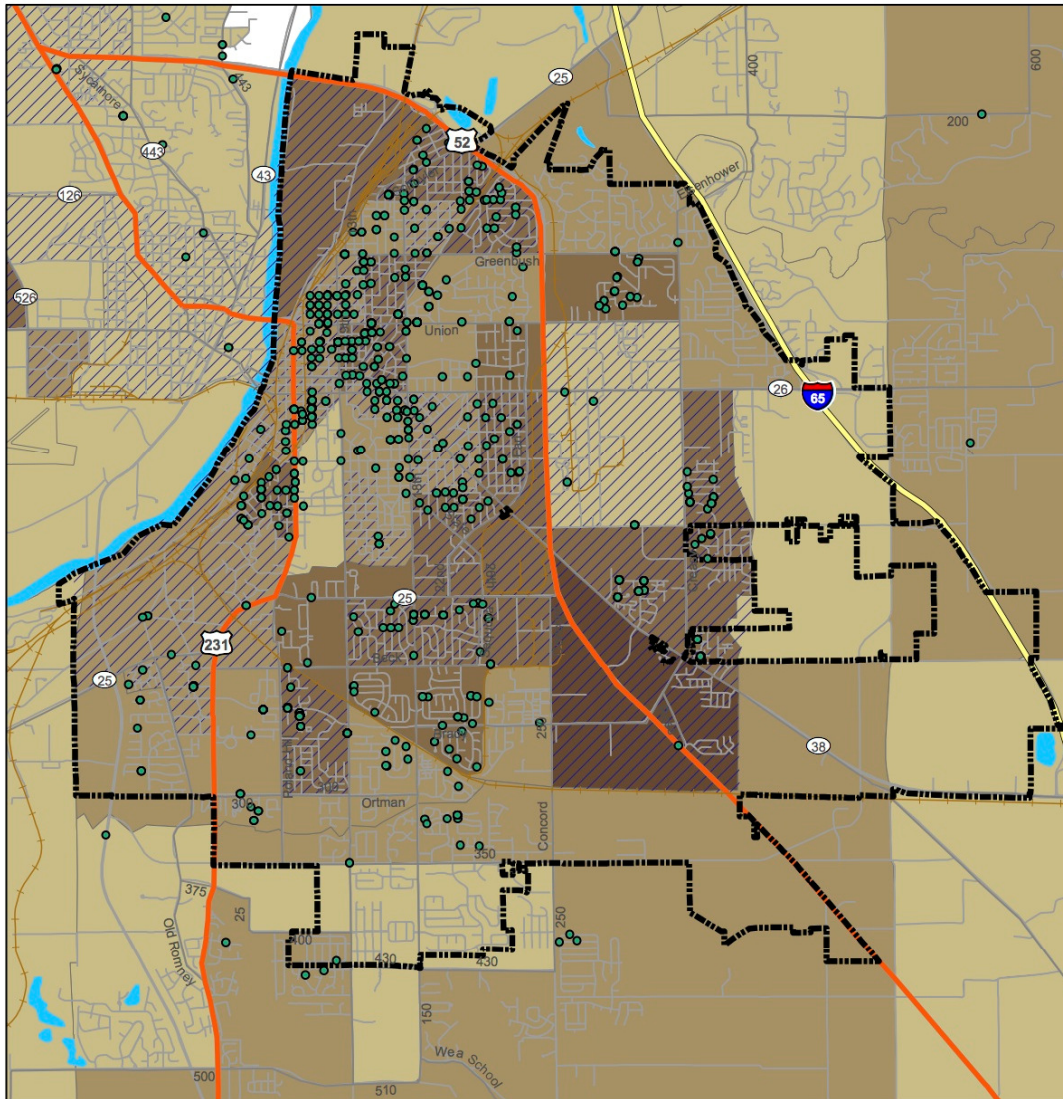
The Housing Choice Voucher program is only open to residents of Tippecanoe County, either residing or working within the County. A total of 1,216 households receive housing choice vouchers in Lafayette and West Lafayette. Seventy eight (78) percent of those receiving vouchers identify themselves White and 21 percent identify themselves as African American. A disproportionate amount of the voucher holders are African American compared to the general populations, with average of 5.95 percent of the population of both Cities as African American. Only two of the 1,213 voucher households identify themselves as Asian.

Four percent of the voucher households identify themselves as Hispanic. This is in line or slightly less than the total Hispanic population in the community.

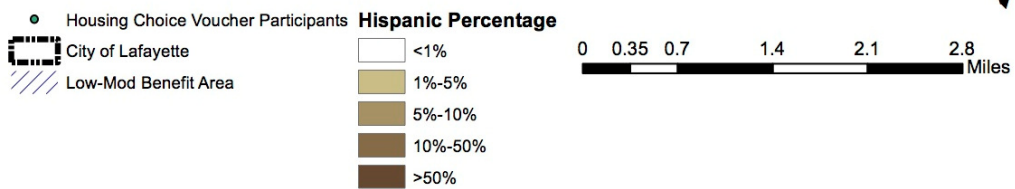
All voucher holders request accessibility features in housing. Thirty five (35) percent of voucher holders have at least one person living with a disability. Of the population of Lafayette, 13 percent have a disability and of the population of West Lafayette, 5.8 percent have a disability. The demand for vouchers by people with disabilities and those requested accessible housing shows the high need by those with disabilities for assistance to afford decent housing. According to the Out of Reach Study by the National Low Income Housing Coalition, the average SSI payment is \$721 per month only allowing a person to afford \$261 dollars per month towards rent. The market analysis will show the median rent in the area is \$744.

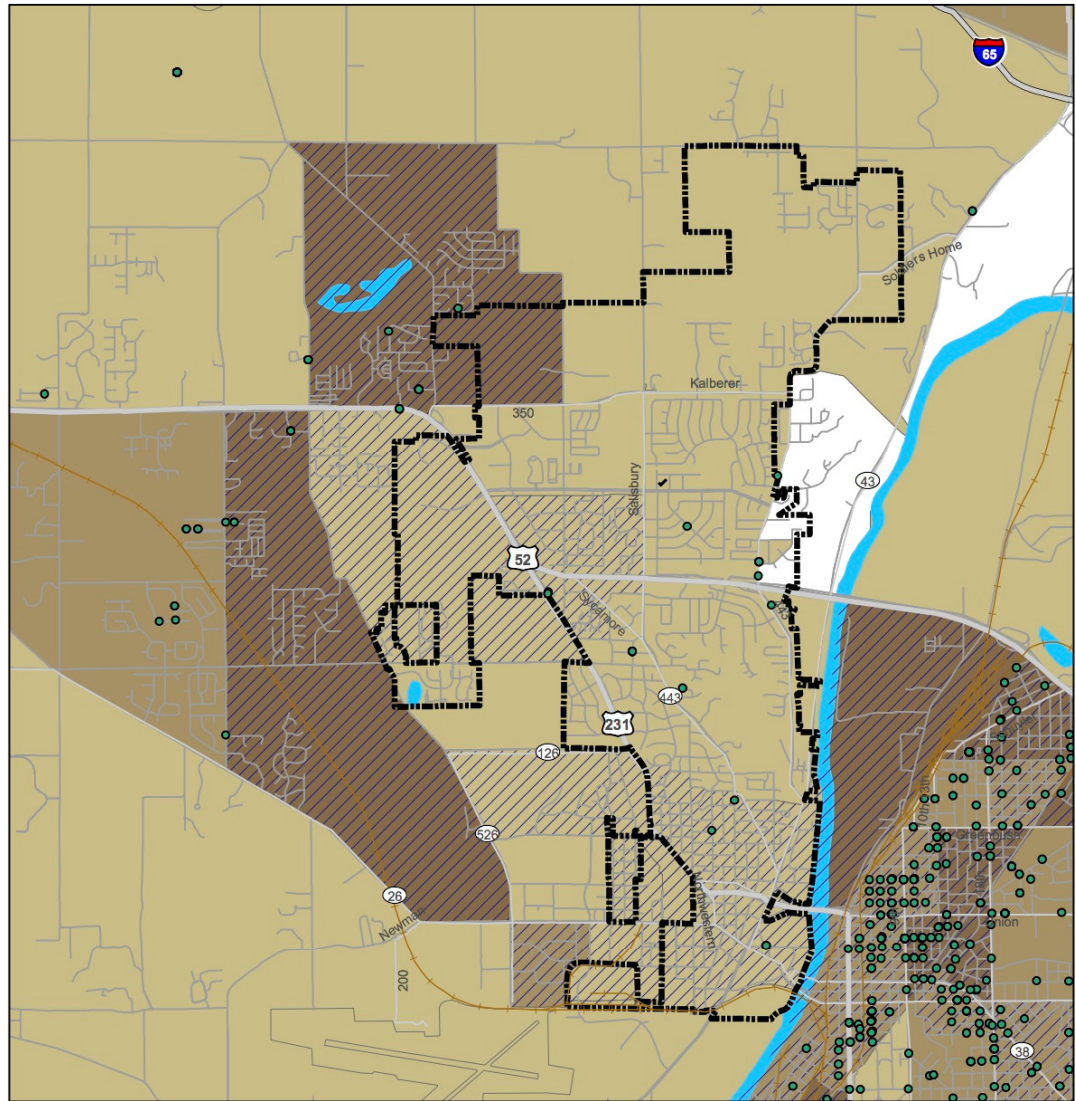
HUD VASH is a federal program designed to end veteran homelessness. The program allows veterans to receive a housing voucher and ongoing case management through the VA. The program pays a portion of rent each month directly to landlords and VA case managers stand ready to help the veterans and landlord with any issues that may arise that could impact the veterans' ability to maintain their housing. This is an enormous benefit to the property owner as they have someone to call for help if a problem arises. The Lafayette Housing Authority has begun offering VASH to help local veterans with housing in the community.

Voucher users live across both Lafayette and West Lafayette, with few living outside of the incorporated areas. The Cities examined the presence of voucher holders and minority populations. While a great number of voucher holders live neighborhoods of color, the vast majority is spread across the community. It is important to note that most of the voucher users do live in areas of concentration of low-income areas. The following maps will also show the concentration of voucher holders in low-income census tracts and neighborhoods of color. For this analysis, the consultant has selected maps of the largest minority populations, Hispanic and Asian.

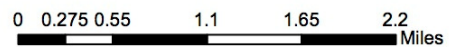
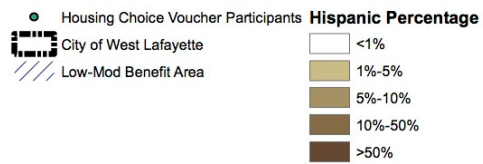


## LAFAYETTE LOW-MODERATE INCOME AREA

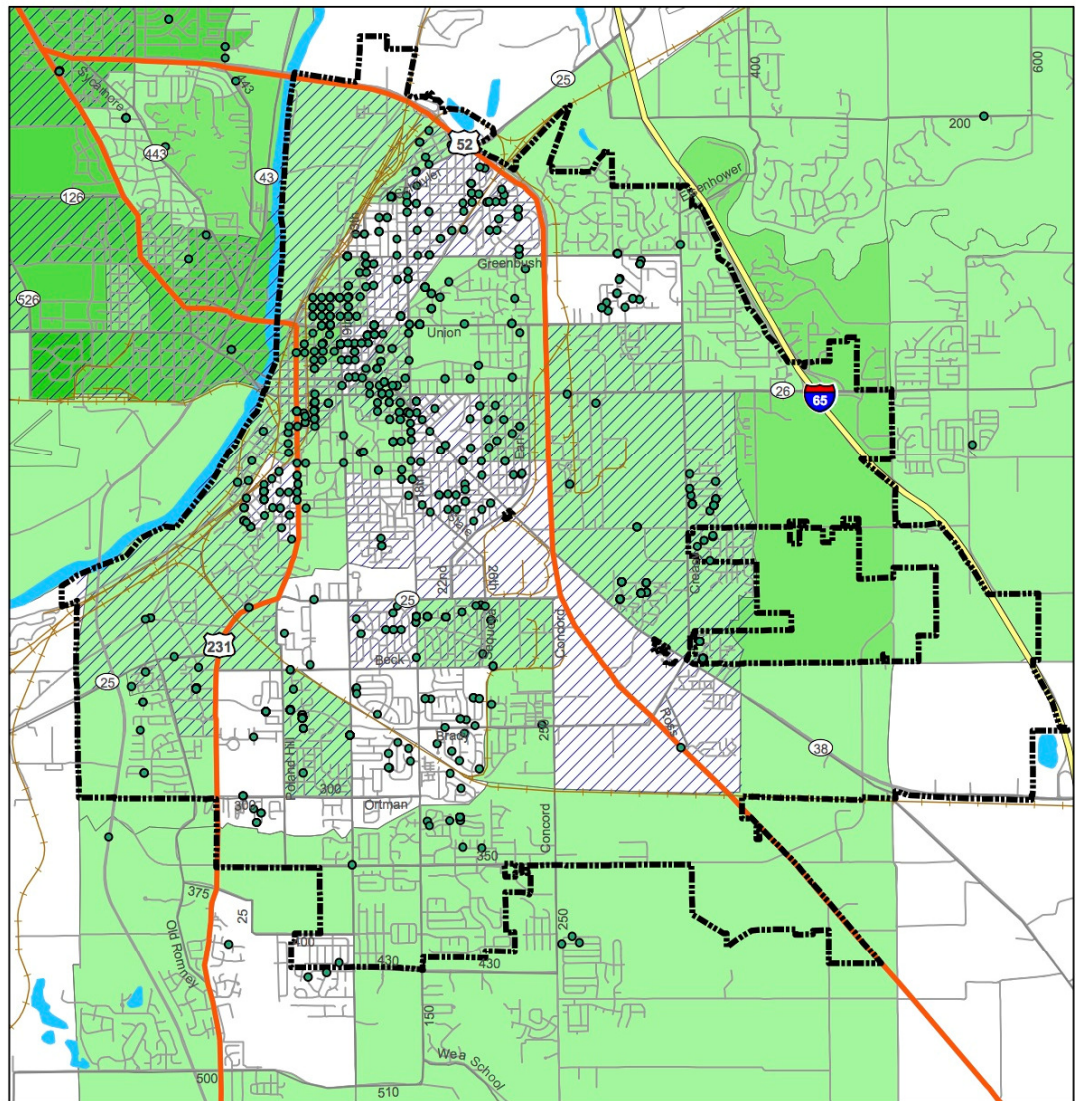




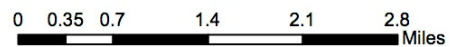
## WEST LAFAYETTE LOW-MODERATE INCOME AREA

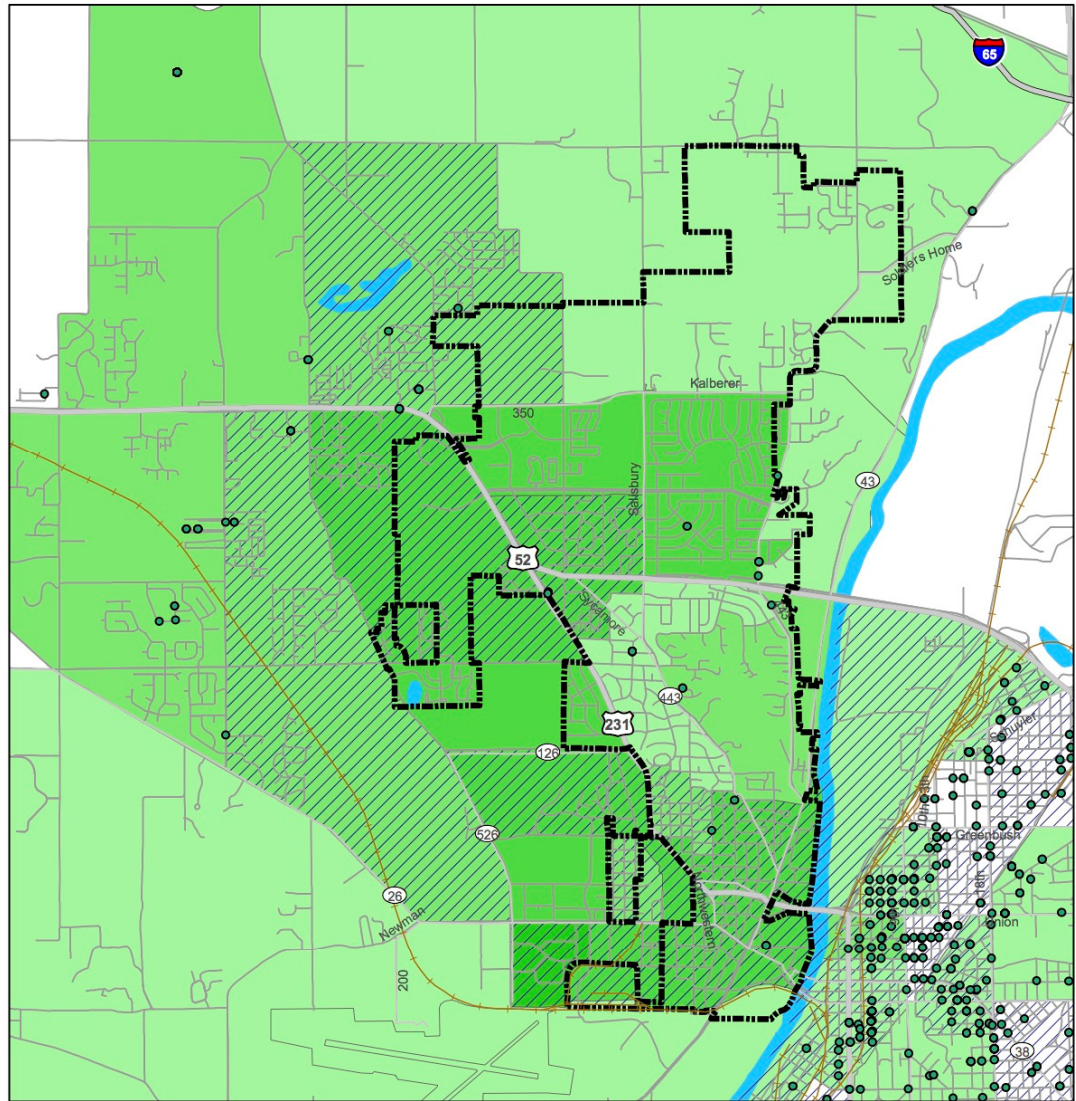




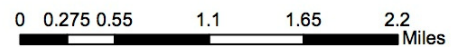


## LAFAYETTE LOW-MODERATE INCOME AREA





## WEST LAFAYETTE LOW-MODERATE INCOME AREA



## **Homeless Population**

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the State of Indiana are able to access and maintain permanent housing.

West Lafayette and Lafayette are part of the Region 4 Balance of State Continuum of Care for the State of Indiana. The Homeless Prevention and Intervention Network of NW Central Indiana serves as Region 4 Local Planning Council. Region 4 consists of Tippecanoe, Clinton, Montgomery, Carroll, Benton, Warren, Fountain, and White counties.

Taking place on Wednesday, January 29, 2014, the Point-in-Time Homeless Count is a requirement by the U.S. Department of Housing and Urban Development for every community receiving federal funds for programs to aid the homeless. That count is conducted biennially during the last two weeks of January. Indiana's Point-in-Time Count takes place on a yearly basis, with the Indiana Balance of State Continuum of Care. The numbers part of this analysis are from Region 4 and cover the entire area, not just the City of Lafayette or the City of West Lafayette.

Of the 159 people experiencing homelessness, 99 of them identified themselves as White. Six identified themselves as multiple races and the remaining 54 identified themselves as African American. Three homeless individuals identified themselves as Hispanic.

As the African American community accounts for 8 percent of the Lafayette community and 4 percent of the West Lafayette community, the homeless population has a disproportionate amount of African Americans. Thirty three (33) percent of the homeless population identifies themselves as African American, a much bigger portion of the homeless population than the general population.

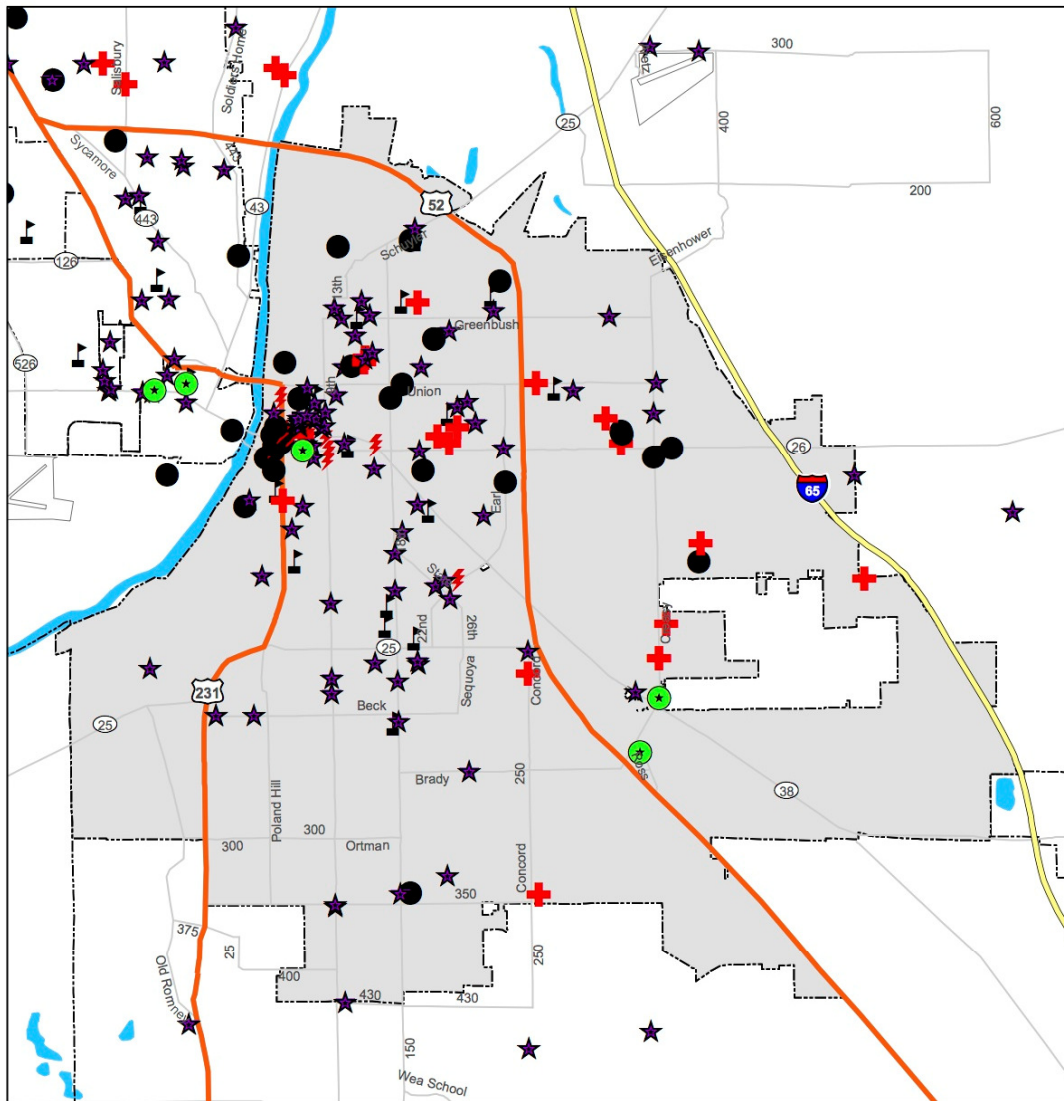


The earlier sections on cost burden and disproportionate needs showed housing cost burden occurs to all races and ethnicities in the community at all income levels. However, the disproportionate amount of homeless individuals who identify themselves as African American would suggest that a larger amount of the African American population in the community are at-risk of homelessness and experience housing problems more than their peers in other racial or demographic groups.

## **Community Assets**

Both the City of Lafayette and the City of West Lafayette are home to multiple assets. Maps in the following figures show hospitals, places of workshop, libraries, schools, museums and government offices across the entire community.

Within the City of Lafayette, community assets are clustered in the downtown area. Downtown Lafayette - West Lafayette has been recognized as a "Designated" Main Street community by the National Trust for Historic Preservation. Downtown utilizes National Main Street's Four Point Plan: Design, Promotions, Economic Restructuring and Organization in the "Hilltop - to - Hilltop" region, extending from the Five Points intersection in Lafayette to the Village in West Lafayette. Greater Lafayette Commerce's Downtown Development Council is the Main Street organization. The City of Lafayette will continue its initiatives to improve the downtown area, attracting new businesses that serve local residents and people moving across the river from West Lafayette. Infrastructure improvements needed include walkable communities, ADA compliant intersections are important to this redevelopment initiative.



## LAFAYETTE COMMUNITY ASSETS

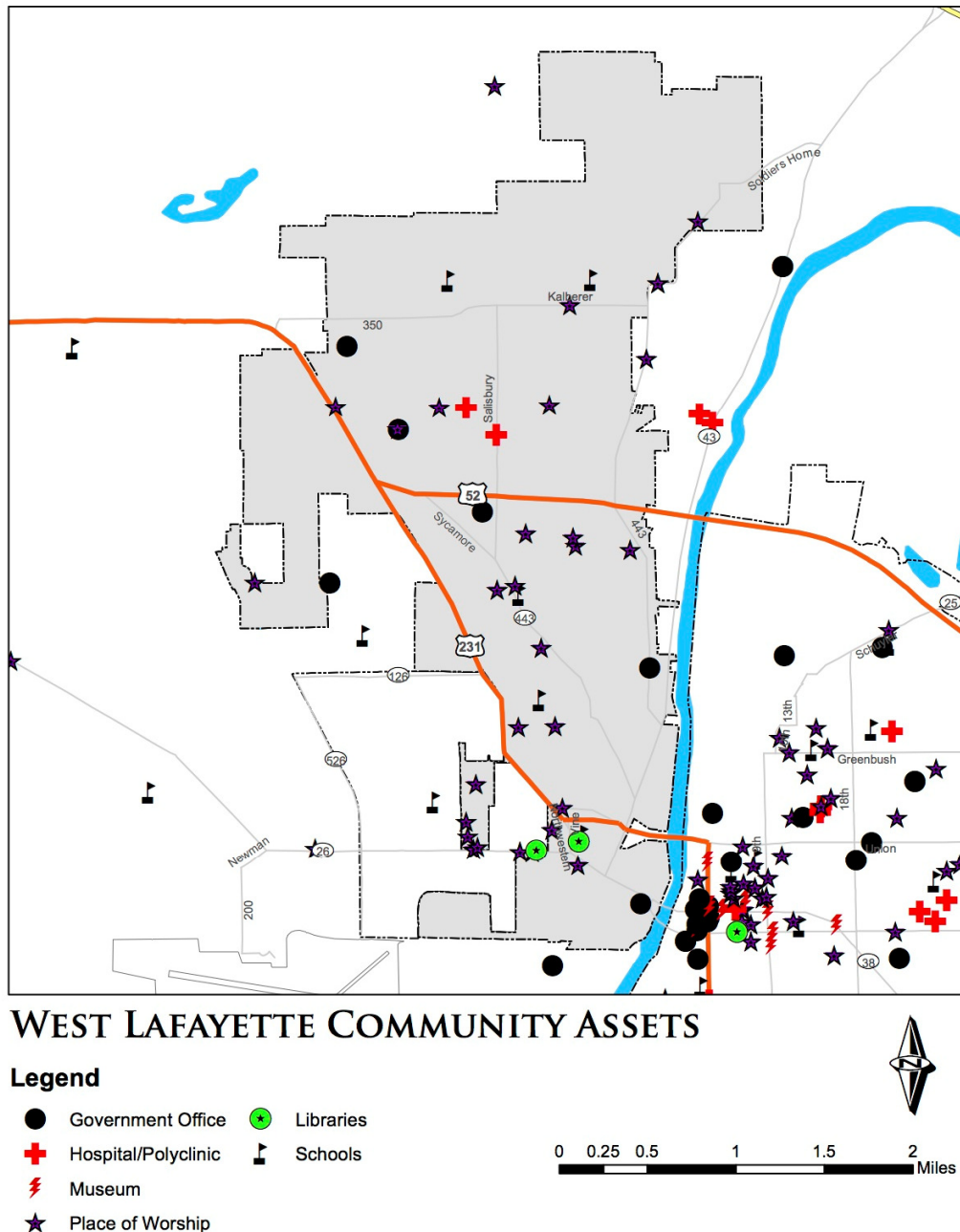
### Legend

- Government Office
- ✚ Libraries
- ✚ Hospital/Polyclinic
- 🎓 Schools
- ⚡ Museum
- ★ Place of Worship

0 0.375 0.75 1.5 2.25 3 Miles



The City of West Lafayette is also home to many community assets. Those assets are sparser across the entire community. Libraries are localized toward the southern part of the City with medical care in the northern sections of the City.



Schools are rated on an A-F system. All the schools in West Lafayette received an A rating in 2013 by the Indiana Department of Education. Three of the ten schools in the

2013 report did not receive an “A” rating by the State of Indiana Department of Education. Two of those schools received a “C” rating and one received a “B” rating. All other schools within the Lafayette School Corporation received an “A” rating in 2013. While the schools in West Lafayette have a better track record, households and children living in Lafayette do have access to high performing schools.

## **Employment & Access to Employment**

Employment opportunities in Lafayette and West Lafayette are very strong. In February 2015, the unemployment rate for the area was 4.9 percent, well below the national unemployment rate of 5.5 percent. The Indiana University Kelly School of Business expects the Lafayette area to experience continued economic growth higher than the state of Indiana average of 2.4 percent.

Through consultations with stakeholders in the community, the challenge with the growing economy is keeping up with the infrastructure needs of the businesses moving to the area. Rather than implementing the long term plans for infrastructure, funds are diverted to sudden changes to accommodate a new business to the area or a current business with a new need.

According to the Greater Lafayette Chamber of Commerce, the ten largest employers in Tippecanoe County and the number of employees are:

1. Purdue University - 15,612
2. Subaru of Indiana Automotive - 3,700
3. Wabash National - 3,323
4. Franciscan St. Elizabeth Health - 2,571
5. Indiana University Arnett Health - 2,100
6. Caterpillar - 1,675
7. Tippecanoe School Corp. - 1,387
8. Lafayette School Corp. - 1,200
9. Unity Healthcare - 1,118
10. Oerlikon Fairfield Drive Systems - 850

While the economies are intertwined, the jobs occupied by the residents of Lafayette are different than those jobs occupied by the residents of West Lafayette. Lafayette residents are employed more in manufacturing jobs while West Lafayette residents are employed more in public administration jobs.

Lafayette has a mean income by job higher than the State of Indiana average. The average earnings per job in Indiana are \$49,225 while the mean income in Lafayette is \$50,379 per household. In 2010, the US Census listed the mean earnings for men is

much higher than women, with the mean wage for men \$38,601 and the mean wage for women \$31,544. It should be noted, the census information does not tell us the type of work each gender has as employment to get to those mean wages.

West Lafayette also has a mean income higher than the state with a mean of \$52,258 per job. In 2010, the US Census listed the mean earnings for men is much higher than women, with the mean wage for men \$61,655 and the mean wage for women \$42,862. It should be noted, the census information does not tell us the type of work each gender has as employment to get to those mean wages.

No doubt due to its proximity to a university, the City of West Lafayette has a highly educated workforce. Over 40 percent of the workforce has a Bachelor's Degree or Graduate Degree of some type. Forty five percent of the workforce population has some college education without yet achieving a degree. This workforce is primed for the technology business sector that Purdue University Technology Park is intending to attract to the area. The workforce is also a reflection of the largest employer, Purdue University, with jobs that often require college level educations.

While not as much as the City of West Lafayette, the City of Lafayette still has a highly educated workforce. Over 31 percent of the workforce has an Associate's Degree, Bachelor's Degree or Graduate Degree of some type. Twenty five percent of the workforce population has some college education without yet achieving a degree. Thirty one percent of the population has a high school education or equivalent.

Workforce development is at the forefront of a powerful collaboration between Greater Lafayette Commerce and the businesses and higher-learning institutions throughout the Greater Lafayette economic region.

Through education, on-site training, short-term seminars, business workshops and other activities—all created and shaped with direct input from area employers—GLC's workforce development empowers the job seekers of today and tomorrow with the knowledge and skills they need to advance both their careers and the companies they serve.

- Greater Lafayette's Ivy Tech Community College offers more than 400 advanced certification training courses and 80 study programs.
- Purdue University in West Lafayette is the 16th largest school in the country, and a recognized leader in the fields of engineering, information technology, life science and agriculture.
- Young professionals have access to advanced specialized training at the St. Elizabeth School of Nursing, Harrison College and the Lafayette Adult Resource Academy.
- Covering 14 counties around Greater Lafayette, Indiana WIRED (Workforce Innovations in Regional Economic Development) is a \$15 million, federally funded initiative to integrate education, workforce development and economic development. The goal: Build an entrepreneurship super-region, weaving 21st century skills with supportive civic networks.
- Greater Lafayette's Tecumseh Area Partnership is a workforce intermediary, while its REACH Center (regional employment assessment center for hiring) conducts job skills assessment and workplace readiness training.
- Designed to bring young professionals into the seasoned business community, Tippy Connect organizes social mixers, networking events and community service opportunities for career individuals, ages 22--39.

Purdue Research Park of West Lafayette, which is located just north of Purdue University's main campus, is home to the largest cluster (100+) of technology-based companies in the state. As the state's first designated certified technology park, this research park and its business acceleration model have received state and national recognition.

The 725-acre park boasts more than 50 buildings; more than 3,200 employees; 327,000 square feet of business incubation space; and an average wage for startup companies in excess of \$63K. The newest phase of the park is a result of a partnership between Purdue University, Purdue Research Foundation and the City of West Lafayette. Lots can be purchased or leased by eligible firms.



All companies within the park benefit from an array of complimentary or low-cost professional services. A child care facility (including infant care), a state-of-the-art fitness center and the PRF DataStation complete the package.

While the area has many employment opportunities, one of the challenges for those seeking employment or those with very low incomes is finding adequate transportation. Stakeholders confirmed this as a top need through stakeholder interviews and through public meetings.

## Poverty

The poverty guidelines are the other version of the federal poverty measure. They are issued each year in the Federal Register by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds for use for administrative purposes — for instance, determining financial eligibility for certain federal programs. Table 10 is the 2015 guidelines for the 48 contiguous States and the district of Columbia.

**Table 10 - Poverty Guidelines/Limits**

| Persons in family/household | Poverty guideline |
|-----------------------------|-------------------|
| 1                           | \$11,770          |
| 2                           | 15,930            |
| 3                           | 20,090            |
| 4                           | 24,250            |
| 5                           | 28,410            |
| 6                           | 32,570            |
| 7                           | 36,730            |
| 8                           | 40,890            |

Despite having the higher educated population and the close proximity to the area's largest employer, the City of West Lafayette has a high rate of poverty, 38.5 percent of the total population live under the poverty guideline. Of the Lafayette population, 19.6 percent live below the poverty guidelines.

The Cities switch when it comes to children living under the poverty guidelines. Nearly 29 percent of children 18 years or younger living in Lafayette live under the poverty line while only 7.4 percent of the children 18 years or younger living in West Lafayette live under the poverty line. Children are of the largest segment of people living under the lower line in Lafayette.

The largest segment of people living under poverty in West Lafayette are those 18 years of age or older, 43.2 percent of the total population that age live under the poverty line. In the case of West Lafayette, this may be student population but the American Community Survey cannot confirm this information as it only lists poverty data in larger age segments.

## **Low Income Housing Tax Credits**

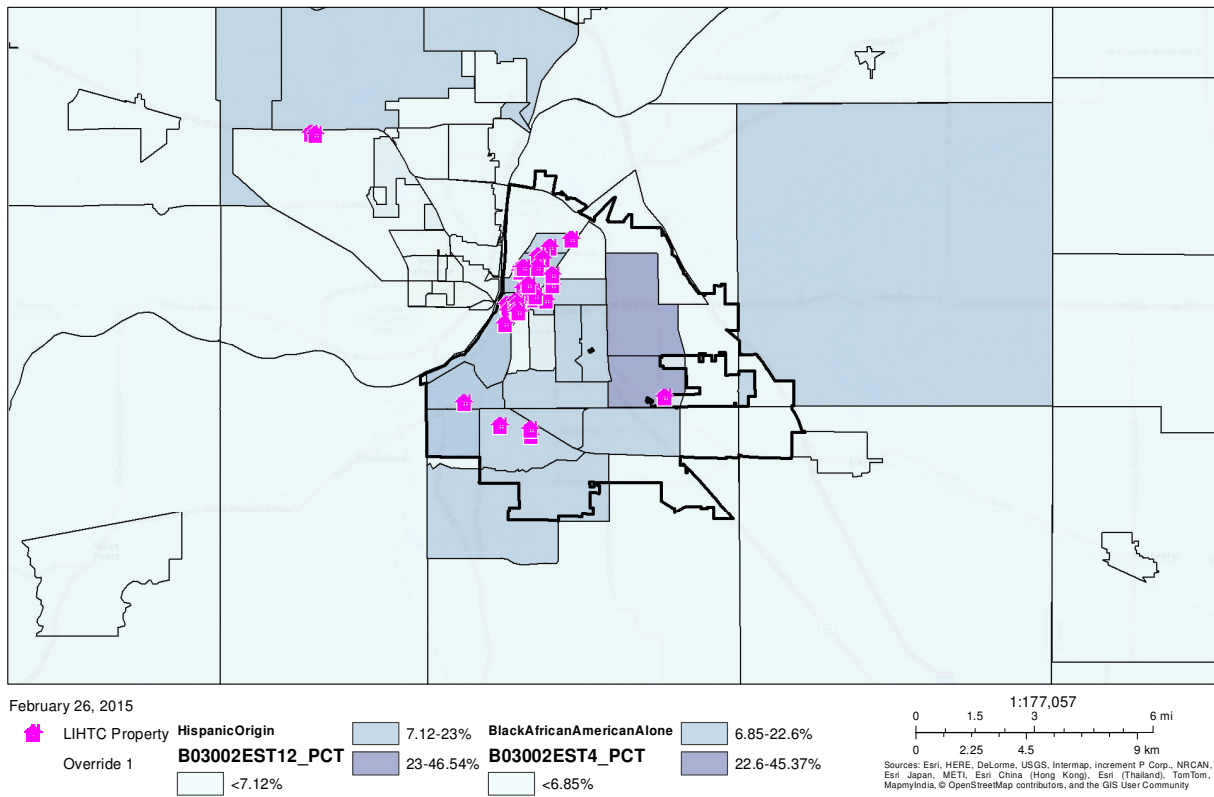
The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Ten (10) communities meet this requirement and are located in Lafayette (8) and West Lafayette (2). The communities currently offer 688 units of affordable housing.

Two apartment communities, one in Lafayette and one in West Lafayette, serve elderly households, both with independent living and more skilled care. Anyone under the age of 62 requiring independent living or skilled care will need to choose housing in a neighboring community. The two communities offer a total of 105 units of affordable housing and 4 units of market rate housing, 11 of the units are affordable to people earning less than 30 percent of the area median family income.

The remaining nine apartment communities are listed as multi-family communities, meaning they serve any household meeting the income requirements. The Section 42 - Low Income Tax Credit Developments table is a breakdown of bedroom size for those remaining nine communities.

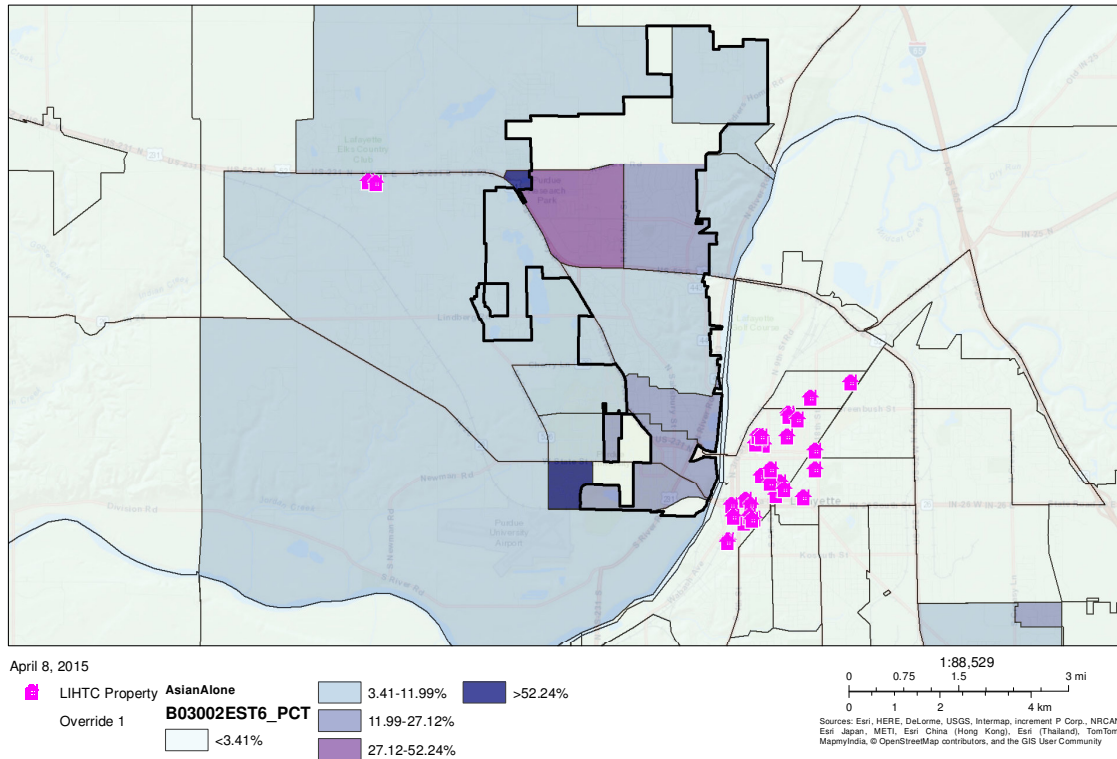
Of the 579 multifamily units, only 9 of the units are affordable to households earning 30 percent of the area median family income or less.

Figure 11 shows the proximity of the low-income housing tax credit projects and the Hispanic population concentration. The housing units are predominantly placed in neighborhoods of color, continuing to concentrate poverty in these neighborhoods. Two of the housing developments outside of West Lafayette are closer to an area of Hispanic concentration as well.



**Figure 11 - Low Income Housing Tax Credit Housing and the Hispanic Population**

Figure 12 shows the low income housing tax credit developments in relation to the concentration of the Asian population in West Lafayette. The two outlying developments are in an area of small population of people identifying themselves as Asian (3.4 – 11.9 percent).



## **Special Needs**

One of the challenges when seeking out the needs in the community is finding data. Data on persons living with disabilities is in various places and often differs from resource to resource. The 2013 American Community Survey listed 10,618 people with a disability in both Cities. Yet the Social Security Administration lists only 1,528 individuals utilizing Supplemental Security Income, a traditional source of income for persons living with a disability.

There are also multiple sources of services for persons with disabilities. No single place lists all of the possible resources or services and the burden for finding resources falls upon the person seeking the services. This section will attempt to speak to the needs of persons with special needs, but given the above challenges, the City of Lafayette and the City of West Lafayette understand the limited scope of these narratives.

Medicaid Waivers can be the key to funding for people with disabilities. Different types of waivers are available to people with varying disabilities and health complications. The waivers can pay for a variety of services, even those not typically covered by insurance depending on which waiver the person qualifies for. Persons with disabilities may apply to the Indiana Family and Social Services Administration for Medicaid Waivers.

The Indiana Division of Disability and Rehabilitative Services (DDRS) offers links to different types of services offered across the State of Indiana. The challenge is there is no single listing of programs offering services or housing for persons with disabilities that is readily available to the public for the area. The DDRS will allow a person with a disability or care giver select a type of service they are seeking and offer a list of agencies that meet the specific requirement of the search. However, the listing will be state-wide and is not limited to single area.

Consultations with service providers state that affordable housing with supportive services are a need for these individuals. Those interviewed stated that finding affordable housing is issue for most of their clients, even those who are currently living with family. In the case of a caregiver that is unable to continue their support, finding affordable housing and meeting the daily needs of the individual become acute if the

family does not have a “Plan B” support system. Based on this information, we will assume finding affordable housing with supportive housing is a need for these individuals.

The City of West Lafayette primarily spends funding on accessibility improvements for people with disabilities. The U.S. Access Board, the federal agency responsible for enforcing accessibility issues in federally funded public facilities, has set a deadline for compliance in 2012 with the ADA laws for accessibility to public facilities. Many of the current park facilities do not meet accessibility standards and are difficult for people living with disabilities to use.

In 2013, the City of West Lafayette completed the report with a number of items needed to make the facilities accessible and in compliance with the Americans with Disabilities Act. Items needed were given priority numbers 1 thru 4 with the highest priority as 1. Items include things such as new signage with brail and raised letters, restroom improvements, eliminating tripping hazards at the entrance of facilities, compliant drinking fountains and truncated domes on the edge of parking lots, to name a few. Since the reports release, the City of West Lafayette has been working through many of suggested improvements. The City of West Lafayette estimates it will take five to ten years to complete the recommendations in the report, assuming the availability of funding remains steady.

The City of Lafayette Parks Department strives to meet the ever changing needs of their constituents and whenever possible incorporate new activities that allow those who may suffer from some form of disability to be involved. Some examples of these on-going efforts include the renovations to Columbia Park Zoo that provide accessibility to exhibits for the disabled. The department also incorporates various activities and options for those who have special needs in their programming at McAllister and throughout the system. The Zoo allows any caregiver free entry to assist a special needs visitor. They also partner with the Wabash Center who provides services and assists those with disabilities.

## **Current/Open Cases**

### **Case #1:**

The Indiana Civil Rights Commission has issued a charge against a Lafayette landlord for allegedly violating the state's civil and fair housing laws by showing a preference to renters without disabled children, according to a reasonable cause finding issued Jan. 16. On Oct. 1, Lisa Rodriguez of Lafayette filed a housing discrimination complaint with the U.S. Department of Housing and Urban Development, which assigned it to the commission, the enforcer of the state's civil rights laws, to investigate.

She alleges that Roy Hanover denied her the opportunity to view a rental property and apply to rent because of her son's disability, according to the complaint.

At the time of publication of this document the case was under investigation.



## Self Evaluation

The cities of Lafayette and West Lafayette included the previous goals of the *Analysis of Impediments to Fair Housing Choice* (AI) as part of their *2010-2014 Consolidated Plan* and congruent Action Plans. The Cities have address the need for fair housing through their Human Relations Commission and through work to provide education at the Lafayette Housing Authority.

However, they have not consistently addressed the goals and recommendations of the previous AI. Documentation of efforts outside the Consolidated Annual Performance and Evaluation Report to address the recommendations is lacking. The self-evaluation table, continued on two pages, shows the impediments listed in the previous AI and efforts made to address each impediment.

| Area in Need of Improvement | Impediment/Obstacle  | Resolution/Outcome   | Result   |
|-----------------------------|--|--|--|
| Community Input             | The general population, particularly the minority population, is not fully educated in the home buying process.                          | Support homeownership training classes.  | Did not financial support but provided education materials at offices about classes. |
| Compliance Data             | The recently updated Comprehensive Plan for the city of Indianapolis lists fair housing choice as a goal or vision for the city.         | Include a vision within the Comprehensive Plan before final adoption to include fair housing.  | Not completed.   |
| Community Input             | Though undocumented, some landlords are unclear on the protected classes as part of the fair housing acts, particularly familial status. | Provide education seminars to landlords and tenants to help facilitate understanding about the requirements of fair housing and each party's responsibilities. | Not completed – Did provide educational materials at local farmers markets.          |

| Area in Need of Improvement | Impediment/Obstacle   | Resolution/Outcome  | Result        |
|-----------------------------|---|---|---------------|
| Housing Profile             | Racial disparities are prominent in the number of denials for home loans. | Contribute to the professional publications, such as those with local real estate groups to encourage fair housing practices and emphasize the importance of fair housing choice. | Not completed |

## **Fair Housing Goals and Priorities**

Neither the city of Lafayette nor the city of West Lafayette has any regulatory impediments to fair housing choice. The city has a number of positive aspects regarding fair housing choice.

- The Comprehensive Plan for the Tippecanoe County has been updated to include supporting affordable housing development for all persons, although it does not specifically state the vision for furthering fair housing.
- The Human Relations Commissions continues to serve as advocates for fair housing choice.
- The cities of Lafayette and West Lafayette made some progress towards the goals set in the previous AI, including supporting additional homeownership training, providing information about fair housing during summer farmers markets and staff training within the Lafayette Housing Authority.

Despite the progress made, some obstacles or impediments to fair housing still exist. The following chart outlines a variety of areas in need of improvement. Each area may not have an impediment to fair housing choice connected, but may instead be an obstacle to fair housing such as maintaining records, fair housing education or community partnerships. The Cities of Lafayette and West Lafayette will utilize five years, 2015-2019, to address the impediments listed in the chart.

| Determinants of:  | Goals/Priorities   |
|---|--|
| <p><b><i>Segregation/Integration and Concentrations of Racial Minorities:</i></b></p> <ul style="list-style-type: none"> <li>Hispanic and Asian populations are concentrated in areas of Lafayette and West Lafayette</li> <li>Low Income Housing Tax Credit developments are in neighborhoods of color</li> </ul>  | <ul style="list-style-type: none"> <li>Reach out to communities of color about housing opportunities in other areas of the community when completing affordable housing development.</li> <li>Support affordable housing in areas of lower minority concentration.</li> </ul>  |
| <p><b><i>Disproportionate Housing Needs:</i></b></p> <ul style="list-style-type: none"> <li>Elderly households have the largest cost burden of all homeowners</li> <li>All minorities have a cost burden, dependent on the income level</li> <li>The African American population make up a disproportionate amount of the homeless population</li> </ul>  | <ul style="list-style-type: none"> <li>Fund repair programs for elderly homeowners.</li> <li>Support financial and credit counseling for low income households, with outreach to neighborhoods of color.</li> <li>Work with the local CoC to research and address the needs of extremely low income African American renters to prevent those at-risk of homelessness from becoming homeless.</li> </ul> |
| <p><b><i>Disparities in Access to Community Assets:</i></b></p> <ul style="list-style-type: none"> <li>Public transit lines do not necessarily line up with high employment sectors???</li> <li>The transportation and housing index exceeds affordability in both Cities</li> <li>While majority of schools in Lafayette are high performance schools, not all schools have achieved the highest rating from the State of Indiana</li> </ul> | <ul style="list-style-type: none"> <li>Support transportation programs that offer assistance to individuals utilizing the public transportation</li> <li>Support transportation programs that offer assistance in “off hours” primarily 2<sup>nd</sup> or 3<sup>rd</sup> shift</li> <li>Support youth programming in Lafayette schools</li> </ul>  |

|   |  |
|---|--|
| <p><b><i>Disability and Access Issues:</i></b></p> <ul style="list-style-type: none"> <li>• The City of West Lafayette still has more accessibility compliance issues to remedy with its infrastructure</li> <li>• 100 percent of public housing voucher holders are requesting accessible features in their housing</li> <li>• Finding services for people with disabilities or special needs can be challenging with multiple resources and lists of providers</li> </ul>   | <ul style="list-style-type: none"> <li>• Continue improving infrastructure to increase access for persons with disabilities</li> <li>• Work with local service providers to compile a single resource list of providers of services to persons with special needs, publish the list on the City website</li> <li>• Work with landlords to compile a listing of housing that is accessible to persons with disabilities and have available for the Lafayette Housing Authority clients</li> </ul> |
| <p><b><i>Fair Housing Compliance and Infrastructure:</i></b></p> <ul style="list-style-type: none"> <li>• Education of the public is still very low, when most people are asked about fair housing, general community development needs is the first response from the public</li> <li>• The City of West Lafayette does not have a connection to fair housing information on its front web page. A citizen must search for the information.</li> <li>• The City of Lafayette does not have a connection to fair housing information on its front web page. A citizen must search for the information.</li> </ul> | <ul style="list-style-type: none"> <li>• Create a link to the front page of each City's website that connects to Fair Housing information.</li> <li>• Provide information in local offices and at farmer's markets about fair housing.</li> </ul>  |

## **Appendix A – Organizations Contacted for Interviews/Information**

Lafayette Housing Authority

Indiana Civil Rights Commission

West Lafayette Human Relations Commission

Lafayette Human Relations Commission

United Way of Greater Lafayette

YWCA Domestic Violence Shelters

New Chauncey Housing, Inc.

Fairfield Township Trustee

Habitat for Humanity of Greater Lafayette

Indiana Housing and Community Development Authority

## **Appendix B - Public Meeting Notes/Comments**

March 6, 2015 - Both Meeting Times (11 am and 1:30 pm)

Participants broke up in groups of 3-4 people. A large paper with a question was provided to each group. There were a total of 10 questions/10 papers. Each group was provided 2-3 minutes to discuss and answer the question and then passed it onto the next group. Results are below:

Question #1: What needs are being met in neighboring communities that are not met in yours?

- Mental health services (2)
- Senior housing (2)
- Subsidized housing is hard to find in West Lafayette
- Addressing gangs and meth houses
- Housing for the disabled is hard to find in Lafayette
- Low income housing
- Substance abuse services
- Transportation (2)
- Funding for affordable housing development
- Trash cans with attached lids
- Affordable youth activities (2)
- Before and after school care
- Rental code enforcement – not occurring in Lafayette

Question #2: What type of housing does Lafayette & West Lafayette have in excess?

- In Lafayette –
  - Rehabilitations of existing housing
  - Too many HOME regulations
  - Too many “borderline” houses
- Old houses that are too big, with code issues or too difficult to re-use
- Small houses that are obsolete and not quality buildings
- Too many rental houses (3)
- Renovated properties (2)

Question #2: What type of housing does Lafayette & West Lafayette have in excess?  
(cont.)

- Overpriced, slum housing

Question #3: Are there any needs you find yourself addressing more in the winter? In summer?

- Winter –
  - Overnight shelter (3)
  - Utility assistance (2)
  - Winter clothing (2)
  - Access for the elderly
  - Food insecurity/pantries
- Summer-
  - West Lafayette is quieter with no or little student population
  - Renovation of housing is busy
  - Food insecurity for school children (4)
  - Homeless shelter for families
  - Youth activities

Question #4: What services do the disabled residents in your community request or require the most?

- Accessible sidewalks
- Public transportation (3)
- Finding ADA units that are not part of a nursing home or assisted living (2)
- Affordable home repair programs/modification programs (5)
- Wheelchair ramps
- Snow shoveling/clear sidewalks in winter (2)
- Direct care support (2)
- Affordable food
- Mental health care
- Employment (2)



Question #5: What underserved needs do you see in your community?

- Owner occupied repair programs
- Public transportation (2)
- Services for the elderly
  - Transportation
  - Home modifications
- Affordable rental housing (2)
- Credit counseling services and financial literacy (3)
- Addressing pockets of disinvestment
- Redevelopment funding
- Childcare
- Food
- ADA accessible housing (2)
- Mental health services (2)
- Services for the homeless
- Services for the working poor (2)
- Shelters for families
- Substance abuse services

Question #6: How do you see housing characteristics changing to meet the needs of the growing senior population?

- Aging in place standards – bathing, trip hazards, universal home design (2)
- Incentives for universal housing design
- Shared senior housing
- ADA compliant housing (3)
- Need more affordable housing in Lafayette (2)
- Single story housing
- More food needs
- Supportive housing
- Mental health services
- Utilize the AMP program by the Federal Home Loan Bank of Indianapolis for home modifications
- Supportive services

Question #7: What activities should the Cities fund to create more livable communities?

- Remove abandoned block factory
- ADA compliance
- Trails and parks (2)
- Affordable childcare
- Accessible/affordable healthcare
- Transportation to employment (2)
- Mental health services for families and children (2)
- Case management for families and children
- Free community events for elderly and disabled
- Affordable housing development (3)
- Partner with non-profit organizations rather than run programs in-house (2)
- Reduce blight (2)
- Support neighborhood associations
- Community centers
- Community policing

Question #8: Who is being shut out of housing in your community?

- Households earning incomes just over the federal income guidelines (2)
- Sex offenders
- Ex-offenders/re-entry
- Extremely low income households (4)
- Disabled individuals (2)
- Mentally ill individuals (3)
- Working poor (2)
- Individuals with high debt to income ratio

Question #9: Where do you find yourself referring families and/or individuals the most?

- Credit repair counseling (2)
- Financial education classes
- Call 211
- Low Income Housing Tax Credit developers/property managers
- Transitional housing (2)

Question #9: Where do you find yourself referring families and/or individuals the most?  
(cont.)

- Township trustee
- Salvation Army (3)
- Wabash Center (2)
- Food Finders
- Habitat for Humanity
- Lafayette Housing Authority
- Area 4 Agency (2)
- Lafayette Urban Ministry (2)
- YWCA – Domestic Violence Shelter

Question #10: Many of the communities in the area are known for their parks. Is there any thing missing from the current park system?

- Outside exercise equipment
- Trail markers/mile markers
- Indoor recreation facility, including pool (3)
- Urban gardens
- More parks, the current are too crowded
- More accessible parking
- Shut down in winter
- Park for seniors or the disabled